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**THE BUSINESS CAREER  
OF PETER FLINT**



By  
HAROLD WHITEHEAD

DAWSON BLACK:  
RETAIL MERCHANT  
THE BUSINESS CAREER  
OF PETER FLINT

✻ ✻  
Each, cloth decorative, 12mo.,  
illustrated, \$1.50

THE PAGE COMPANY  
53 BEACON ST. ✻ BOSTON



**THE BUSINESS CAREER  
OF PETER FLINT**





“ WE CAME TO THE BIG GATE . . . A  
AGAINST IT ”

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THE  
BUSINESS CAREER  
of PETER FLINT

*By*  
HAROLD WHITEHEAD  
*Author of*  
"Dawson Black: Retail Merchant," Etc.

ILLUSTRATED  
*By*  
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## INTRODUCTION

**WHEN** enthusiastic exhorters of youth say that the "will to succeed" is the most powerful weapon to carry along the path to success, they give wise advice. But in their righteous optimism, they call it all-powerful. They forget the great diversity of paths leading to the goal, and the varying circumstances encountered.

Two young fellows will start along the same road of life. Each has the will to succeed. One is easily led, and his association with others of stronger character — for good or ill — decides the drift of his development. The other continues along the direct path, his own master. The first branches off. But each, with the "will to succeed," is striving forward according to his own light.

Or, in a different case, two young men make the same false step. One is made to suffer far beyond the merit of the misdeed. The harsh exposures, ostracization, and the sense of an injustice perpetrated drive the fellow as a natural consequence to a surrounding of evil companions, and his career is ruined.

The other is treated more humanly; wise council straightens out his error; encouragement and guidance steer him along the road to honorable success. Fate merely, in the form of circumstances, decided between the two.

A young man is thrown into a strange city — by what whim of fate does he choose a boarding house containing the mischievous spirit who prevents a good resolve — or maybe the friend who proves his salvation?



How naturally we judge by the act rather than search for the motive which caused it. The desire to be thought a "good fellow," the wish to help a friend, the determination to shield a fellow worker, the influence of a woman, — all these provide motives for actions. We are too prone to consider a man in the worst light, for by so doing, we ourselves seem to shine brighter.

Peter Flint represents a type of young American — not very bad, not too good; just human. He encounters the kind of things any young fellow may; and he reacts just as you or I might, had we the same combination of impulses, circumstances, and personality.

It is hoped that the mature reader will let sympathy and charity mellow his criticism of hot-headed youth; and that youth will realize more thoroughly the complication of the fight for success. Man is born with the weapons of his character.

But the "will to succeed" is useless against a hydra of failure, where every head is a false friend, an evil suggestion, sordid surroundings, or a temptation. And man is capable to a great extent of choosing his surroundings and associations. By choosing right, he makes the fight a simple one.

HAROLD WHITEHEAD.

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# THE BUSINESS CAREER OF PETER FLINT

## CHAPTER I

### LEAVING HOME

WHEN Dad told me that I was through with school and it was time to put my nose to the grindstone and get down to what he called the serious business of life, I agreed with him. I had graduated from high school about six months before, and then I was taken sick. I had hung around the house ever since, taking tonics and being coddled by my mother and two sisters, until the doctor told Dad that I was the healthiest sick man he had ever seen and that the only tonic I needed was a little hard work.

I was getting tired of doing nothing, so when Dad suggested work I jumped at the chance of, as I thought, going into his store and giving the clerks the benefit of some of my ideas about running a drug store. I had always expected to go in with Dad, for I knew I could make the old business hum if I only had the chance.

I got the first shock of my business career when he told me he wasn't thinking of putting me into his store. He went on to explain all the disadvantages of a fellow working for his father. He said the clerks would never open up to him as they would to a stranger; that they would always have it in mind that he was the boss's son;

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that I'd expect to be treated different and wouldn't stand for what he called being disciplined, and that what I needed more than anything else was a little disciplining . . . and a lot more talk of the same kind.

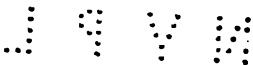
"It's this way," he went on, "you've got used to the idea that you're going to own and run my business some day and you want to start in right away to show me and the clerks what we ought to do. Now, Peter, you're a likely young fellow for your age, but you're not nearly as clever as you think you are. The best way to learn business is to start in right at the bottom where you will have to rub elbows with all sorts of people — you'll have to give and take, and where you'll have to turn up every morning on the dot of the clock instead of starting half an hour or so late just because Dad isn't around to keep an eye on you. As a rule, a man gets out of life and business just what he puts into it. If you . . ." By now I had about recovered from the shock of learning just what Dad wasn't going to do with me and what he thought of me, and I wanted to learn what he was going to do with me, so I chipped in.

"Good enough, Dad. Just forget that for now, and let me know what you do want me to do."

"Well, Peter, I'm thinking of sending you to Boston."

I brightened up at this. Boston was only forty miles from our home in Farmdale. A big city with lots of movies and classy ice cream foundries looked good to me. I thought I should see a lot more of life in Boston than in sleepy old Farmdale. Just wait till I got to Boston and I'd show the dear old back number a thing or two about how to get on in business.

"Yes," Dad continued, "I am going to send you to Marsh and Felton. They run the biggest department



store in Boston. Their employment manager, Mr. Benton, was in school with me and we worked together during my early years in Boston. Now, Benton is a fine fellow and will do his best to get you started right, but don't think for one minute he will favor you and keep you in the store on my account. If you fail to come up to his standard, he'll fire you right away. With Benton the first duty is to the firm that hires him and he expects every one in his employ to feel the same way. . . ."

Dad kept on the same wise-guy talk for some time longer and the upshot of it all was that on the morning of my nineteenth birthday I started for Boston. I had a letter to old man Benton and ten dollars for myself as a stock in trade. I felt I was starting out to blaze a trail in the business world. I almost forgot — I also had a letter Mother handed me just as I was leaving. "Don't open it till you go to bed to-night," she said, mysterious like.

After two and a half hours in a local train I reached Boston. As I knew the location of the store it didn't take me long to get there. I asked the floor manager where Mr. Benton's office was as I had a personal message for him, and I was directed to take the elevator to the sixth floor and then to ask again. When I got to Mr. Benton's office I found three girls and four fellows sitting in a little square room with chairs around the walls, and in another office back of it was Mr. Benton, sitting at a desk. I butted in ahead of the others, offered him my letter and was about to explain who I was when he turned on me and said, "Look here, young man, just take a seat there and wait your turn. You may have a letter for me, but until I am ready to see



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you I am not ready to read it." So I sat down and drummed the floor for an hour until Mr. Benton was ready to see me.

Mr. Benton was a big, stout man, wore glasses, looked at you over the tops of them and spoke at you in a deep gruff voice as if he didn't take much stock in the place you filled in the world. After he had read Dad's letter he held out his hand to me, looked a little more genial, and as he took me in over his glasses, said,

"So you are Walter Flint's boy, are you?"

"Yes, Sir," said I.

"How is your Dad?" he continued.

"Oh, pretty well, I guess." I had never thought about how Dad was.

"We were at school together. A mighty straight fellow was your Dad. I always thought if he had stayed right here in Boston he would have done better than to bury himself in Farmdale." Then he broke off and returned to the object of my visit.

"So you want to work in a department store, do you?"

"Yes, Sir." I replied, but not excited like. The fact was I had not thought about it at all — Dad had wished it on me. A department store job behind a counter serving a lot of old women and silly girls didn't look like a real man's job to me.

Benton perhaps noticed that I didn't seem to be jumping over myself at the idea of getting into the store, for he went on to say that there was always a future in their business for an industrious, ambitious boy and that if I proved to be as much of a man as my father was they would be proud to have me among them. I was to start at the bottom, in the kitchen-ware department in the basement where I'd get used to the rules and methods

of the store. As soon as I'd shown what I was capable of doing I was to be promoted to one of the upper floors.

One of my castles collapsed when Mr. Benton told me I was to start at \$5 a week, although he said, "this is merely a nominal wage while you are being tried out. If you make good you will get a raise within two or three weeks. If we find you are not making good this is not the right place for you." Before I left home Dad said he would make my salary up to \$15 a week until I was earning enough to take care of myself. I had left home with visions of sending him back his first remittance with a letter telling him that he needn't bother about sending me any money as I was earning all I needed. That little bubble soon burst.

After Mr. Benton had finished talking to me he sent to the basement for a Mr. Phillips, who, he explained, had charge of the kitchen-goods department.

When Phillips came in, Benton told him to make me useful in his department for the time being. Phillips began, in a raspy voice, to say something about "he hoped I'd more sense than the last fellow," and I knew at once that life in the basement wouldn't be a downy couch. He left me at the elevator with "Be here at eight-thirty tomorrow morning. Eight-thirty *sharp*," he repeated. To which I replied "All right, sour face, I'm not deaf." I didn't know whether he heard me or not, but if he did he knew what to expect from me. . . .

I started out to look for a room as soon as I left the store. Mr. Benton had asked me if I needed any help in getting settled, but I wanted him to understand from the start that I could look after myself so I told him I'd get along all right. I didn't find a room first shot but I found a swell movie house. By the time the

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pictures were over it was time to eat so I didn't find a room until about eleven o'clock. It sure did look small and bare beside my big room at home which mother and the girls always kept so nice for me, and I felt some lonesome. I suddenly remembered the envelope mother had handed me before I left home. It contained a five dollar bill and this letter. After reading the letter I had a hunch it was up to me to make good.

"My Dear Boy :

"While you are reading this I am picturing you in your new quarters. I have been wondering, too, if we have made your start in business harder by the spoiling we have given you at home. It took me a long time to see that father was right about your going to Boston but I realize now that you could never become a big, strong, real man at home where we overlook your hasty temper as being only 'Peter's way,' and where we help to make you selfish and thoughtless by a love for you which makes us yield to your every whim and fancy.

"We want you home again soon, Peter, and your father needs you in his business, but he says you must first prove the mettle you're made of. To do this you must go away from home where you will be made by your own actions.

"I am slipping in an extra five dollars. I know you will find uses for it, and, Peter, I don't want to preach, I know how you hate that, but keep in mind what both father and I expect you to be and know you can be. My prayers are with my boy and for his happiness and prosperity.

"Dear love from  
"Mother."

## CHAPTER II

### A RETAIL SALESMAN

ON my first day in business I was a little late in getting to the store. Of course it wasn't exactly my fault, as after such a job finding a room I went to bed so tired that I overslept. I didn't like to face Phillips, but, all the same, I didn't expect him to act like a bear about it. As soon as I got in he walked up to me and just growled out. "What time did I tell you to be here?"

"Eight-thirty."

"Quarter to nine now. What do you think you are coming to — pink teas, where it is stylish to be late?"

"But I had a hard time finding a room and I overslept a bit. You're making a big fuss over ten minutes, aren't you?"

"You get around by half past eight or you'll soon find yourself out of a job." There were some customers standing near us and even if he was right about my being a few minutes late I hated him for calling me down before strangers.

After he had finished serving his customers he beckoned me to follow him and led me through the shipping room, where there were some crates of enamelware. My first job was to unpack it and I got down to work just as hard as I knew how. After doing the most back-aching day's work of my life — unpacking four crates, in any one of which you could pack enough china to run a big restaurant — it wasn't exactly encouraging

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when five-thirty came to have Phillips say anyone doing a decent day's work would get through with ten cases at least. Being new to the job, I felt I kind of had to let the nigger driver have his little say so I said nothing.

That first day things went anything but smooth, for at lunch time again, when I was looking around trying to size the place up a bit, Phillips called out, "Boy, give me one of those Wissel sweepers." Not knowing what a Wissel sweeper was I grabbed a whisk-broom, which was the nearest thing in the sweeping line I could see.

"Is this what you want, Mr. Phillips?" I asked. The words weren't out of my mouth when I saw I'd made a bad guess.

"Bonehead," he snapped. "Don't you know what a Wissel sweeper is?" He caught me by the arm and yanked me along to where the sweepers were, and I found out that a Wissel sweeper was a long-handled carpet-sweeper on little rubber rollers.

"No more sense than a stuffed monkey," he grunted, and when I saw the two women he was waiting on snicker I felt like walking up and giving him one on the jaw. Mr. Truss, the floor manager, appeared just then and Phillips hurried off to some customers.

After I got to my room that night I began to think things over and I decided I wouldn't answer Phillips back and then he might not do so much grouching, so I started in my second day with this idea in mind. I was set to unpacking enamelware again. "Great guns! people must eat enamelware," I thought, "judging from the quantity that comes in here."

Bill Murray, a young fellow who has been with the firm about a year, was working with me and as he didn't

seem to be trying to kill the job I told him what Phillips had said about unpacking ten cases a day. Bill seemed to know the ropes and I wanted to learn just how much the bully expected of his new help.

"Aw, cut it out, you can't never satisfy that guy," said Bill as he sat on top of a case idly whacking the sides of it with a hammer. "You new to the business, kid?"

"Yep, I just started yesterday."

"Well, let me give you a piece of advice." I could hardly hear for the racket he was making with the hammer.

"For the love of Mike quit making such a noise with that hammer and I can hear what you are talking about," I shouted.

"You boob," he grinned. "Ain't you got horse sense to see that so long as Flip hears a racket going on he won't do no worrying. Now twig what I tell you — in a place like this it ain't what you do that counts, it's what they think you do. The more you do here the more you have to do. They'll let you work day and night and pull your insides out, but you ask them to slip a couple of bucks more in your pay envelope on Saturday and see what they'll do. You'll be told to go up and see old Benton and he'll give you his pet yarn."

"What's that?" I asked.

"Aw, he'll tell you about the chances that come to the fellows who don't work for their pay envelopes. You show me the guy who don't work for the dough he gets and I'll show you a liar or a darned fool — most likely both."

Suddenly Billy jumped off the case he was sitting on, grabbed a nail-puller and got busy pulling out nails.

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I turned around and saw Phillips coming through the shipping-door. "Get a wiggle on," whispered Billy, and I immediately got busy unpacking the case I had taken the top off of.

"You two fellows had better go to lunch now," suggested Phillips.

"That's welcome news from home, I'm about ready to drop," answered Billy. Turning to me he said, "Got an eating joint yet?" I shook my head and he continued — "Come along with me and I'll show you a beanery where you can get a good square for twenty cents."

During lunch I asked him how long it would be before it would be safe to touch Benton for a raise. "It's like this," he explained, "and I've tried it, so I know. Benton don't turn you down flat, oh, no, he passes you some mush talk like this" — and here he imitated Benton's voice and manner — "Whenever any one working for us is worth more money he gets it without asking; but you won't get any more unless you can do more work than you are now being paid for. You must deliver the goods, my boy, before we slip in the bucks. That's the sort of Sunday School stuff he hands out instead of a raise."

By the time Billy had given me Benton's pet spiel it was time to go back to work.

At the end of the first week I got my pay — five dollars — five dollars for six days — which I figured out meant eighty-three cents a day. It didn't look as if my first job meant much more than lunch money and a little bit left over for the movies — and me a high school graduate who'd been top of his class and was first base on the home school team. Somehow I felt I wasn't being appreciated.

Billy came along while I was fingering my pay envelope and asked me how much I got.

"Five per," I answered. "How much do you earn?"

"Twenty-five per."

"Phew! twenty-five per week?" I asked in an awed tone.

"Nix, twenty-five per — haps. I earn twenty-five, but that ain't getting it. They slip me twelve and I'm to get a raise in two months' time. But I manage a little more on my own. Maybe I'll put you on to it some day, kid," and he gave me a wise look.

"What do you mean?"

"Beat it! here's Flip, I'll tell you next time I see you," and he was gone.

Phillips had come up to tell me to go up to the classroom. Billy had told me about the school so I'd been expecting to be sent up there any day. I didn't like the idea very well. I hadn't come to be lectured to, but I decided that if I was to get a raise soon I must hold my tongue and go to it. A fellow couldn't live on five per and talk.

Old Benton was in the class room when I got there. I was the last to arrive, a couple of minutes late, so I was hardly seated when Benton began:

"I want to ask you young people a question. Who's boss here?"

Several of us called out at once, "You are."

He shook his head, and, seeing we were wrong, I ventured on Mr. Felton — Mr. Marsh having died several years before. Again he shook his head. A peach of a girl, called Rosie Lever, who sat next to me, suggested Mr. Barker, head of the glove department.

"No," said Benton. "Who is it pays your salary?"



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"The firm," called out a fellow behind me.

"Wrong again. Where do *they* get the money to pay you?" asked Benton, and the bright little girl next to me chipped in "Why, the customer, of course, Mr. Benton."

Mr. Benton fairly beamed on her. "You're right," he replied, "It is really the customer who pays your wages; so it is the customer who is the real boss."

After old Benton had given us a little advice about how to serve all kinds of people, the class was dismissed.

I went back to my enamelware. I thought I had a life job at it, but after I had handled enough to supply every family in Boston I was put behind the counter. I'd always thought selling behind the counter was a cinch — guess I wasn't on to the curves of the game, for my first week at it was just one call down after another. I began to wish I had never come to Boston, for Phillips never let me alone — every sale I made was wrong. One day a woman came into the department carrying a little baby. I had some brushes in my hand, so beckoned to her to come up to my end of the counter, which she did. She wanted a cork bath mat, which was at the other end of the department, so I said, "Come along with me, please," and marched her across to where they were. I sold her one and took down her name and address for delivery, then received the money, which was eighty-five cents. That was the amount of the first sale I ever made in my life, and I was rather proud of myself, thinking I had made a good job of it. Flip didn't think so, however.

I had just returned to the brush rack to finish straightening it when Flip walked over to me and said, "Young man, as a salesman you make a very good plumber."

"What do you mean?" I asked him, rather startled.

"You've never done any selling at all, have you?" he said.

"No; this is the first job I ever had," I replied.

"Didn't you ever do any selling in your father's store? I think you told me he had one."

"No; Dad wouldn't let me," I said.

"Your Dad was the wise guy, all right," he replied.

"Say, Mr. Phillips," I blurted out, "tell me what I did wrong, will you?"

"We want people to feel they are welcome when they come to the store, don't we?"

"Of course," I admitted.

"We want them to feel glad they have come, and yet that woman with a little baby had first to walk the length of the floor to you here and then you made her walk right across the department ——"

Here I broke in: "You don't expect me to waltz across the floor to every one who comes into the store! If I went into a store and the salesman pounced on me the minute I got inside — I'd beat it!"

"That's all right," said Flip; "but there's a happy medium. And wouldn't it have been a nice little courtesy if you had offered her a chair, so that she could have sat down with the baby? I'm a married man," Flip continued grimly, "and I know what it means to walk the floor with a baby, and, believe me, I sympathize with a woman carrying a kid around."

"If I had given her a chair," I protested, "she would have had to come across to see the bath mats."

Flip pinched my muscles and said: "Why, you have got some strength, haven't you? Do you know I really think you would have survived the strain if you had

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carried that bath mat right over to her. Of course, I don't know," he continued sarcastically, "but if any one had asked me I should have said it was easier for a young husky like you to have carried a bath mat across the department than it would have been for that little wisp of a woman to carry that big baby across to the bath mats."

I felt Mr. Benton was beginning to appreciate me when he told me one day he was sending me to the grocery department, saying at the same time he wanted me to observe Rogers.

"Who is Rogers, sir?" I asked.

"Rogers is the head salesman in that department and I want you to notice how he sells and see if you can get any ideas from him."

"What good would they be to me in the hardware department?" I asked.

"It doesn't matter whether you are selling groceries, hardware or gloves, the same principles apply in every case. Listen, young man, I want to help you, if I can, for your father's sake, but I want to tell you, right here and now, that you must show more interest in your work and willingness and ability to learn the rules of the game. You have been to ball games, I suppose, haven't you?"

"Sure," I said. "I remember one time going South with my people and seeing the most exciting game I ever saw in my life between Atlanta and Chattanooga" —

"Never mind that," he interrupted with an irritable movement of his hand. "How long do you think a ball player could stay in one of the leagues if he didn't know the rules of baseball? It is the same in business. Now, report to the grocery department," he said sharply.

That idea about the rules of the game seemed to me very clever. I thought Benton was beginning to see a future head in me, but after his talk I was a bit hazy as to why he was sending me to the grocery department.

My thoughts were interrupted by Rosie Lever's cheery voice and a "Hello, kid."

"Why, hello, Miss Lever," I called out.

"How's the merry life goin'?"

"So so," said I.

"Pretty dull at nights by yourself, though, isn't it? Poor kid," she continued. "Let's see, you board, don't you?"

"Yes," I sighed.

"So do I," she replied. "My people live in Pittsburg, Pa. Don't forget the P.A. so named after my revered dad, commonly known as Pa — P.A. — see? Joke! See?"

"I think you're a particularly nice little piece of knit goods. And Rosie's a peach of a name. You're just the sort of a girl to influence me for good. Full of life and rosy hue."

"Say, kid, you're exceeding the speed limit, ain't you?" she interrupted.

"With Rosie by my side to help me, I'd exceed anything —. What do you say to the movies to-night, Miss Roslinda Lever?"

"And the boy guesses right," she came back in her jolly way. "But, really, I don't know. We haven't been introduced yet." Then she suddenly stopped fooling and said, "Beat it, kid, here's Barker — the head of the glove department — I'll see you outside the store at five-thirty."

I met her as agreed and suggested that we get better

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acquainted somewhere over a bite. We ate at Childs's, and I was glad to find she wasn't the kind of a girl to work a poor guy, for she kept her appetite on low gear. We went on to the movies and as we were leaving she said, "Come on, kid, there's a hop on to-night. I'll lead you to it."

We went to a dance hall where she introduced me to some girls she knew and to a few fellows. We danced till midnight and then I saw her home and didn't get to bed till one o'clock. I felt tired and cross next day, but I thought I'd get used to it, and a fellow must be in the swim if he has any fun at all — although I couldn't help remembering some of the things Mother had said about keeping early hours.

## CHAPTER III

### FINANCIAL TROUBLES

WHILE I lived at home it was very easy to touch Dad for a little extra spending money. Whenever my sisters or I wanted anything it was always Dad we went to. We thought Mother a bit of a tightwad, but Dad was different.

I didn't ask Mother for money when I wrote to her, but I kind of gave her a hint — I told her how hard it was for a fellow to make a decent show on fifteen dollars per with my board and room costing me ten dollars a week and my lunches about a dollar and a half; so I only had three-fifty for myself. For a fellow who liked a little fun now and then, fifty cents a day didn't mean much spending. Mother agreed with me, and wrote that she'd take up the question of a bit more pocket money with Dad.

Instead of more money I got this letter :

“My Dear Boy,

“Mother tells me you cannot live on fifteen dollars a week and wants me to give you another five dollars a week.

“That means that you, a young man of nineteen, cannot live on what is enough for thousands and thousands of young men who make ends meet and save.

“You are earning (I hope) five dollars a week and depend on me for the rest. Now you know I

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will gladly do what I can to help my boy become a man — a real man. But, what would you do if you had to live on your own resources?

“I believe you can double your income in a couple of weeks if you show your employers that you are studying their interests. I know that five dollars is only a nominal sum given you while they try you out.

“For your own good I’m not going to send you any more money. But you will be getting twenty dollars a week as soon as you earn ten, and I’ll make up all differences between your salary and twenty dollars thereafter.

“Don’t get impatient, for impatience is a brake on business progress. You are now laying the foundation of your business career. Put your time to laying it solid and forget your own pleasures or what others except your parents and employers think of you. It’s by what you will be twenty years hence that the world will judge you.

“Remember, my dear boy, that your mother and I both love our son dearly and want him to be a good, useful, honored citizen of his country; so put your thoughts to making good, and the discipline of having to watch every nickel you spend will inculcate in you the habit of economy.

“Your affectionate father,

“Walter Flint.”

A letter like that from Dad was some surprise. It was all right for him to write that “it’s-for-your-own-good” stuff but he had the coin, and could, I thought to myself, just as well give me enough to live on de-

cently. Gush seemed too plentiful, but when a fellow needs a little dough — well, one can't eat good advice.

I felt so mad about that letter that I lost my temper with Phillips when he pitched into me for using a potato knife out of stock to sharpen a pencil with. He threatened to report me to Benton and I told him to go to h—.

"That's the way to talk to him," said Billy Murray, as soon as Phillips' back was turned, but I wished afterward I hadn't gone so far just the same.

Billy was a foxy guy all right. He asked me one day if I wanted to make some easy money. "Can a duck swim?" I came back. "Don't ask me one like that when I've got a Dad who's so tight that I can't get along without getting into debt."

"Have you a quarter to spare?" he continued.

"I guess I could find it if I tried hard and if it's to buy something worth while," I answered.

"It might buy you five bucks," he said with a grin, as he pulled a card out of his pocket which had round stickers pasted all over it. "Here's the idea," he continued. "Take your choice of stickers and tear it off. The same number is on the sticker that is on the card under it — you pays your money and takes your choice — see? Twenty-five cents for a chance and to-morrow we have a drawing and the fellow whose number is drawn gets five dollars."

"How many chances are there altogether?" I asked.

"Twenty-five," he replied; "twenty-five chances at twenty-five cents each."

"Why, that's six-twenty-five!" I said. "Where's the extra dollar and a quarter going?"

"That goes to pay for the cards and the bother of collecting," he said.



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"Who does the collecting?"

"Yours truly, and, believe me, it's some job. I always take a chance or two myself but nix on the luck for me," he replied.

"If I take a chance and should be lucky enough to win, it would put me on easy street for a week," I thought. Rosie had been hinting for me to take her to a special dollar-a-head dance and unless I could raise the price she'd think me a cheap skate. I had half promised to take her.

"All right, Billy, I'll go you a quarter's worth," said I, paying him my quarter and pulling off a sticker. My number was seven.

"You'll win," said Billy, "seven is good luck. Why don't you have another chance while you are about it?"

"No thanks," I replied, "if I've got the winning number it's no good spending any more."

To celebrate the good luck coming, Rosie and I had a dinner, and in the excitement of being with her I promised I'd take her to the dance. She squeezed my arm and thanked me like a pussy cat purring. "You're what I call a real sport," as she sidled up to me with another squeeze.

I don't know what made me promise but — well, I felt I'd do anything for her and hang the expense. If Dad wouldn't stand by me it was his fault whatever happened, I thought; a fellow couldn't live on nothing. Just the same, I felt kind of a shock when seven wasn't the lucky number.

A girl in the ribbons, that Billy Murray is sweet on, won.

"Cheer up," said Billy. "Luck'll change next week. You're bound to win before long."

"That's all right," I blurted out, "but I wanted to win this week; I'm hard up."

"The devil you are," he commented. "Why don't you hit your old man for some more dough? He's got lots of it, hasn't he?"

"He sure has," I said indignantly, "but he's got a mean streak on and won't part."

I felt rather ashamed of myself for talking that way about Dad, but if he refused to give a fellow a square deal — and then there was Rosie.

"Pretty tough, old hoss; but cheer up! Saturday'll soon be here."

"But I've gotta have some coin before Saturday," I said. "I've promised to take a girl out Friday night."

"Can't you raise the wind in some way?" Billy asked. "Why don't you hock your watch?"

"Too cheap," I replied.

"Why don't you go to see Daniel? He'll help you out."

"Who's Daniel?"

"Of course you're not on to the ropes yet. I'll tell you what I'll do. I'll take you round and introduce you to him. So quit worrying, Daniel will fix you up all right."

At lunch time Billy took me around to a dingy little office about two blocks from the store. On the door was "Daniel Moss, wool." We went into the office. There was no one there but a young woman.

"Hello, kid," said Billy, "how's the wool business?"

"So so," she replied, grinning. "Do you want shearing?"

Her eyes narrowed as she looked at me. I never had a girl look so hard and straight at me before. She was sure sizing me up.

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"Say," said Billy to her, "here's a friend of mine, hard up and wants some cash. Can the old man help him out?"

"Moss is out now," she replied, "but who's your friend?"

"Tell her about yourself," said Billy to me. I told her my troubles and when I had finished she said: "So your Dad won't help you — well, that's too bad for a fine young chap like you to be kept short just at the time of life when you ought to have some spare money to enjoy yourself with. How much do you want to get?"

"Why," I answered, "if I only had a couple of dollars it would help me out."

"Poof," she said, "that's nothing for a young fellow like you. You want ten, anyhow. Here, I'll take a chance on Mr. Moss letting you have ten."

She filled in a form and passed it over to me to sign. By it I saw that I received ten dollars for which I was to pay a dollar a month interest and I was to pay it back at the rate of a dollar a week.

"That will take me ten weeks to pay it back."

"Yes," she said.

"That's two and one-half months! And it's two-fifty interest, isn't it?"

"Why, what do you care about the interest?" she laughed. "It's worth that to make out the form and look after the bookkeeping."

"Go on, sign it," said Billy, nudging me. I did.

The girl then gave me eight seventy-five. "What's this for?" I said. "There's a dollar and a quarter short."

"You have to pay twenty-five cents for investigation, for I've got to look you up, and then we always take the first week's money right away."

I left that office with eight dollars and seventy-five cents in my pocket and a sort of sinking feeling in my heart. I used to be good at percentage at school and worked out the rate of interest on this loan of eight seventy-five, for that was what I really got. It amounted to about one hundred and fifty per cent per annum! I decided to pay it back at once. I'd manage a dollar a week somehow.

Dad used to say only a fool borrows money for fun. Looked like I was a fool all right.

I had now been in the store for over a month and when I started in Mr. Benton told me I might get a raise after two or three weeks.

I went up to see Benton feeling sure he would give me another five per without any questioning; instead, he just gave me a lot of hot air to save having to give me a raise. I was on to him all right.

I talked it over with Billy Murray, and he agreed with me. "He's a great big bluff," said Billy. "He got where he is by bluff and only keeps his job by throwing the bull. It's what I told you all along. You can't do a thing unless you kow-tow to the big fellows. But not for mine. I'd lose my job before turning myself into a human door mat."

I was so mad that every time a customer came I waited until called before going to serve him.

After Benton turned me down I tried the soft pedal on Mother again. I wrote her how expensive it was to live in Boston, and I told her that only getting ten from Dad and five from the store meant that I was always short and that sometimes I had to go without my meals at the end of the week, and I asked if she couldn't send me just a few dollars to help me out. I thought

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if she did I could pay off Daniel Moss. I knew if Mother had the money she would help me.

| Somehow my letter got mixed up with Dad's mail and he opened and read it and Mother replied saying that he had forbidden her to send me any money at all. She told me how sorry she was but her being sorry helped me the deuce of a lot. I thought Dad didn't care if I had to go without my meals. Everybody was down on me except Rosie — she sympathized with me all right and helped me make that \$7.50 go just as far as it would. It went pretty quickly, and when we came to the end of it the thought of what I owed Moss began to worry me again.

Just because I was blue Phillips nagged me all day long. I didn't dust the counters right. I had left some paper on the floor. The string came off a customer's parcel, and the customer, being in a hurry, didn't wait to have it tied up again. And Flip — that's what we call him — blamed me for it. I told him straight he could cut it out — I didn't appreciate being criticized all the time by him.

Just then Rosie sent a little note down to me by a cash girl, asking me to see her at lunch time, and I did. The poor girl was broken-hearted. It seemed a customer had come into the glove department to change a pair of gloves which it could plainly be seen had been cleaned. "I felt snappy," explained Rosie, with a shake of her pretty little head, "and when that woman came in and tried to put a thing like that across, I got mad and pointed out to her the glove cleaner's mark. I didn't say anything to her, but I said to the girl next to me (so that the customer could hear): 'My! some people think we're easy — don't they? Might as well try to

steal gloves off you.' The woman flew off and reported me to the floorwalker. He sided with the customer and called me down for sass right where she could hear — just because I wouldn't let her beat us for a new pair of gloves. I got level with him all right, though," she added viciously.

"What do you mean?" I asked.

"Look here," she said with a twinkle in her eye, and she showed me two pairs of new gloves — her size.

"What's the idea?" I said.

"Well, if the firm's so darn anxious to give gloves away, I guess they can give me a couple of pair."

"Rosie!" I exclaimed, "you don't mean to say you've sto— taken them?"

"Why not?" she retorted defiantly. "Customers steal goods right and left and they say nothing to them. And then only pay me eight dollars a week — it isn't enough for a girl to live on and have a good time, so they deserve to have some of their things taken. Forget it," she added, squeezing my arm; "you are too particular."

"I guess it's all right," I said, but somehow I didn't feel right about it.

"You're not going to squeal on me?" she said anxiously.

"Squeal on you, Rosie? — not so's you'd notice it."

Just the same I felt I was guilty, too.

It didn't take me long to get acquainted with most of the other fellows in the store. Gee, but I thought there are some funny ginks in the world. A thin, little, sad-eyed fellow named Wallace Riller worked across from me, in the china department — one of those dreamy guys who never have anything to say for themselves. He wasn't so bad, but whenever I tried to talk to him

about any of the things a fellow likes to talk about, he always pushed me off the track and began to spout about selling. I thought it was bad enough to have to sell things without always talking about it.

I got to talking to him for I felt kind of sorry for him — he seemed lonely, and when I thought of the good times Rosie and I had I felt like trying to bring him to life. So one day I asked him to come with us to a hop, but he said, "No, thank you. I don't care for such things." The jolly fossil!

"Why not?" I asked.

"Oh, they don't appeal to me," he replied.

"You and life soured on each other? Don't you ever join the merry throng?"

"Yes, but I find it unfits me for my work if I burn up my energy at night."

"Oh cut it out. What do you do with your spare time?"

"I read a great deal."

"What do you read?"

"I read the newspapers, and if I have the time, some of the English poets, and —"

"Poetry! Good night!" and I looked across the department.

"What's the matter?" he asked.

"Phillips wants me to study up the goods and find out how they work and all that. I can learn more about salesmanship by and by."

"Through the gates of 'by and by' we get to the land of 'never,'" said Riller.

"What's that?" I asked.

"I was just thinking aloud, that's all," he answered.

"That's a clever thing," I said; "the fellow who wrote

that knew what he was talking about, didn't he? Who was he?"

"One of the minor English poets," he smiled.

"Is that poetry then — it doesn't rhyme."

"No, there's difference between rhyme and poetry," he explained.

He had been working steadily all the while he was talking and had now finished his job. "I'll start on the next counter," he said, and as I left him he gave me a pleasant smile. I thought about Riller quite a lot. It seemed funny that a fellow like him who liked poetry and all that should be satisfied to work in a department store basement. He seemed such a decent fellow if he only had more fun in him.



## CHAPTER IV

### IN THE CLUTCHES OF THE LOAN SHARKS

RILLER invited me to his home one Saturday, for dinner and the evening. I was glad to go. Somehow I was getting to like the guy — a queer fish, not much like Rosie and Billy Murray. They were real pals of mine, but sometimes I wished I was more like him and could read poetry instead of going to a dance, then it wouldn't be necessary to borrow money. We had a corking good time, but it just about knocked me silly at first to see the wise guy playing bean bag, word ending, and kid games like that. His sister, Margaret — he called her Madge — and I played checkers. She was demon on checkers and I never had a show. Made me feel rather flap doodlish to be whacked by a girl, even a fine girl like Margaret Riller.

Henry Boynton was there, too — one of the star salesmen of the store — who worked in the carpet department. Riller told me Boynton had refused the buyer's job because he made more money selling. I hardly believed it, but Riller said he knew it was so. "The fellows in the carpet department sell on commission," he explained. "I know that Boynton often makes over a hundred dollars a week. He doesn't get it every week, but just the same he is making the other fellows in the department sit up and take notice."

"Wish I could get into the carpet department, there's

no chance in the basement to show what a fellow can do," I complained.

"Think not?" queried Riller. "Boynton started just where you are only nine years ago."

"How did he do it?" I asked.

"He's no brighter or smarter than you or me, but he worked a little bit harder, thought a little bit deeper, stayed a little bit later, pleased the trade a little bit better, and then Benton noticed him and he went ahead like wild fire," explained Riller.

Boynton and I left the house together and as we parted at the corner he said, "See you at the next meeting of the M. F. Club, I suppose?"

I didn't know what the M. F. Club was so I said "Yes" and decided to ask Billy Murray about it.

"Oh that," explained Billy, when I brought the subject up, with a curl of his lip; "that's the Marsh and Felton Coöperation Club. It's supposed to create good feeling among the fellows and get 'em to work better together."

"Good idea, I should think," I said.

"The idea's good, but the way they run it is punk. However, you've got to join or get in bad with Benton and his gang. You see," continued Billy, "the club is supposed to have been started by the fellows themselves and to be controlled by us, but you may be sure that the 'powers that be' pull the wires. They evidently think that by shooting off a lot of that coöperation bunk they can hold the fellows and also keep wages down. I'm too wise, though, to fall for it."

"Don't you belong?" I questioned.

"Sure, Mike. They'd be down on me if I didn't. I can 'shoot the bull' as well as any one."

He's a pretty shrewd fellow is Billy Murray, I thought,

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and yet Riller and Boynton and Rogers thought well of the club and they were no fools. Anyhow I decided to join and see for myself; so I went up to the carpet department to tell Boynton to put me in — he was the president at that time. He gave me a membership application blank to fill in, and added, "Get Mr. Benton's O. K. on it and then we'll put you up at tomorrow's meeting."

"What's Benton got to do with it?" I asked, suspiciously, for I remembered what Billy had said.

"We only elect members from permanent employees of good standing," he explained. "They are the only kind worth having."

Up to the main office I went. "Will you please O. K. this, Mr. Benton," I said, and waited for him to do so, that I might take it back to Boynton right away.

To my amazement he asked, "Did Boynton tell you that you were eligible?"

"Why! I don't know," I said. "Isn't every one supposed to join?"

"The management has nothing to say about it," he replied, "except that only permanent employees with a clean record shall join — and we make that stipulation because we provide the club room and furniture free.

"Leave your application blank here and return in half an hour," he concluded abruptly, and dismissed me. Benton seemed to get snippy as soon as I showed my face in his office. Billy was right — you had to be in the "head gang" or else you got no show. All I wanted to get in the old club for was to show Margaret Riller that I could.

I stopped at the glove department on my way down from the office and had a ten-second talk with Rosie.

She was as full of fun as ever. At the end of the half hour I went back to Benton and he gave me the application blank O. K'ed. I took it to Boynton and said carelessly, "Here it is, Boynton — sorry I couldn't give it to you any sooner — awfully busy, you know."

"Tell me, Flint," he said, "what is the —"

"What is the what?" I asked.

"Nothing," he said quietly. Then with an attempt at a smile, he added, "Come with me to the meeting tomorrow as my guest, will you? After you are elected you can come on your own card."

The M. F. Club wasn't so bad. At that meeting a salesman known to the firm gave a talk on efficiency. After the speaking was over the business of electing new members was taken up. There were eight fellows to be voted on. Six were elected unanimously, while myself and another fellow only just got by. It made me mad, for, believe me, I felt I was just as good as any of them, and I said so to Billy Murray as we walked home together.

"Of course you are," soothed Billy, "but it's just like I told you; it isn't what you are but how the bosses like you — and they only like the ones that 'kow-tow' to 'em."

All the time I was at the meeting I could feel a letter from Moss I had in my pocket, and that didn't make me feel any happier. Moss wanted to know why I hadn't been in to pay my installment. I had intended to, but Billy Murray coaxed me to take two chances on the five dollar sweepstakes, and I lost, of course. It set me back half a dollar. If I hadn't taken those two chances I could have paid the dollar to Moss, but, as it was, I didn't have a dollar to give him.

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I talked it over with Billy, and he said: "You'd better go around and see Moss at lunch time. He's a beast if you don't come across right on the dot." So I went around; but he wasn't there. The girl was, however, and she sympathized with me and said it was too bad, but that she would have to do just as Mr. Moss said.

"But he can't do anything about it?" I said.

"No," she replied, with a lift of her eyebrows.

I had a cold feeling in my heart and asked nervously, "What can he do?"

"He could put a garnishee on your salary."

"What do you mean?" I asked anxiously.

"Why, by law, he can make the firm hold up your money until he is paid, and it would be unfortunate, because usually a firm fires a man who has his salary garnisheed."

"Would he do that just for the sake of a dollar?" I asked her.

"It isn't a dollar; it's nine dollars, and you know, according to the agreement, if you are behind in that one payment it all comes due. So the whole nine dollars is due now beside a week's interest on the dollar you didn't pay yesterday."

"Wait till tomorrow," I said desperately, "and I will see that you get the dollar."

"I'm sorry for you. It's too bad your people don't help you out a bit more," and she was silent for a moment, then added, "I'll tell you what — I'll lend you another twenty dollars."

"Nothing doing," I interrupted quickly.

"Wait a minute," she said. "I'll lend you twenty tomorrow, which is pay day. Then with that twenty

dollars you can pay out this first loan and all the interest that's due and then you can pay the twenty back at the rate of a dollar a week. You see, the payment will come due on pay day, so you can make it easily. Besides, having a few extra dollars in your pocket will help you to have a good time and will make up for the annoyance this has caused you."

I thought for a minute. I didn't want to borrow any more money, but I couldn't see any other way out of it. So I said to her, "Why not let me borrow ten dollars tomorrow and pay up the old account?"

"I wouldn't do that if I were you," she said. "You see, by borrowing twenty it will convince Mr. Moss that you have confidence in him, and if he lets you have it, that will show he has confidence in you. And it's a good thing to establish credit, you know. Besides, tomorrow is Saturday and if you have any girl you want to take out the few extra dollars might come in useful."

I thought how nice it would be to take Rosie to a show, and I fell for it. Such a good sport as she was deserved a little fun. So I told the girl that I'd come around for the twenty and pay up the old loan, but by the time I got outside I was mad at every one — Rosie, old Moss, myself, and, most of all, mad at Dad for letting me get into such a mess.

I went around next noon and arranged for the twenty dollars. I was upset about the whole thing, and, of course, I got in wrong with Phillips again.

He was out in the buyer's room in the afternoon looking over some goods and it was pretty quiet in the department, so Billy Murray and I got to fooling. I shied a ball of string at him. He ducked — the string hit a wooden plate drainer which had some plates in it to

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show how the drainer worked. It tipped the drainer over and five of the eight plates broke.

Believe me, we stopped laughing right away and gathered up the pieces as quick as we could and replaced the three whole plates in the drainer.

"That's your fault," said Billy, "you'll have to pay for this."

"My fault, nothing!" I answered. "If you hadn't ducked it would never have hit 'em."

Then we heard Phillips' well-known footsteps and we both hurried away, each with an armful of broken pieces. I shoved mine on a ledge behind the counter until I could get a chance to hide them and prayed that Flip wouldn't see them.

Some people can open a book and instantly put a finger on a mistake. And some, when they come into a room, will notice the one and only little thing that's wrong. Flip was that kind. He went right to the plate rack and asked, "Where are the other plates?"

"Haven't the least idea," Billy answered.

Then Flip looked at me, but I stooped down, and made out as if to pick up a bit of paper. He looked first at one of us then the other, said nothing more, but came behind the counter, and, of course, spotted the broken plates at once.

I'd hate to have such a faultfinding disposition as that man had, I thought.

"Queer," he said, "you two fellows down here and never saw those plates hop out of the rack and smash themselves." Then he turned to me sharply and said, "Did you break them, Flint?"

"No, sir," I said defiantly. He never saw me break them so he could not prove I did.

"Hm — then you did, didn't you, Murray?"

"Never got anywhere near them," said Billy.

"All right," commented Phillips. "I'll charge the breakage to the pair of you."

"That's not fair," blurted out Billy, "I didn't throw the string."

Flip looked quickly from one to the other.

"Flint did, I suppose?"

"Yes," replied Billy sulkily. Then Phillips walked away without another word.

I was boiling with rage to think that Billy Murray had double-crossed me like that.

"All right," I snarled, "you watch out. I'll get level with you yet."

"Don't get 'het up,' old man," he said. "I didn't mean to tell him; it just slipped out."

"I noticed that," I replied, "and you will see my fist just 'slip out' the first chance I get."

I started off to tell Phillips how the whole thing happened, for I didn't mean to lie out of what I had done, but just as I got part way to where he was he called me.

"I don't know who is most to blame this time," he began, "you or Murray, but I shall have to report you to Benton and ask him to transfer you to some other department. You have been a source of trouble ever since you came in."

Just as soon as Phillips began to talk up came my temper and I retorted, "That's right, pitch into me. Murray started fooling and egging me on to shy the balls of string — it's all his fault."

"Mud-slinging — hey?" he sneered.

I couldn't say another word I was so mad, so I turned and left him. I expected to have a call down from



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Benton all right, but nothing happened, so I began to feel easier and I resolved that if I got through without being fired I'd make Phillips change his mind about me. I'd keep away from Bill Murray and try to be more like Riller — but it wasn't any use trying — something always happened to make me lose my temper.

A few days later Billy Murray was coming downstairs with four sixteen-inch galvanized buckets, and just as he started down I gave him a jab in the calf with my foot. He cried out and both he and the buckets all fell rolling down the stairs. The very second I had done it I wished I hadn't, for when he got to the bottom he didn't move, and I saw blood trickling from his face. I rushed down to help him up. It was before nine o'clock and fortunately there were no customers around; but Flip came hurrying along as soon as he heard the commotion.

"What have you been up to now?" he asked in an angry voice. "I am helping Billy," I replied, who by this time was sitting up. I noticed that his lip was cut. Flip told me to fetch some water, which I did. After he had bathed away the blood he asked Billy how it happened. Billy looked at me hard for a minute — so hard in fact, that Phillips looked at me, too, and I felt my face growing red.

"It was an accident," said Billy, still looking hard at me.

"H'm," mused Phillips. "I understand."

Billy didn't say I had done it, but he might just as well have done so. At any rate I walked away and began my usual morning work. While doing so, Riller came over and said to me, quietly, "By the way, Flint, I wish you would come around to the house and have dinner again tonight, will you?"

"Can't — I'm busy," I replied, and then I felt sorry for I knew it would have done me good to talk with Margaret Riller.

"Can't you really manage it?" continued Riller.

I wanted badly to say, "Yes," but was too pig-headed to say "yes," after having said, "no," so I said "Awfully good of you — can't do it, though."

"You haven't been feeling very well lately?" asked Riller kindly.

"Well enough," I replied ungraciously.

"Can I do anything to help you?"

"You? Huh — guess not. I'm real piping mad through and through and I guess that's the trouble," I blurted out.

"Those whom the gods destroy, they first make mad," quoted Riller quietly.

"You never get angry, I suppose?" I said defiantly.

"Sometimes," he admitted with a shrug of his shoulders, "but I am always sorry for it. The fellow who loses his temper always gets the worst of the deal. When you get mad you lose your sense of reasoning. You say and do things which in sane moments you would never think of doing. What chance would a prize fighter who lost his temper have against another who had complete control of his — all other things being equal? You are in the position of the mad prize fighter," he continued, "and you are just hitting around wildly and only hurting yourself. You've got some friends here. Now pull yourself together and tell Phillips that you are sorry for what you did today and ask him to give you another chance." He paused a minute and added, "And cut out going with Billy Murray."

This sounded like rather good advice and I'd have

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maybe taken it if Billy Murray hadn't come up just then and said, "Say, Flint, I'm awfully sorry you got in so bad with Flip. I told him it was as much my fault as yours, and that I was willing to pay half the price of the china plates you broke."

"What did he say?" I asked.

"He said he wouldn't let me do it — that you'd have to pay for them as a lesson," said Billy.

"How much were they?" I asked indifferently.

"Two dollars and eighteen cents to you," he replied.

"Two dollars and eighteen cents!" I gasped.

"Sure," replied Billy, "what did you think they would be?"

"Oh, I guess that's about right," I answered, and walked away.

I had been extravagant that week and had to borrow a couple of dollars from my landlady which had to be paid back on Saturday — \$10 room rent, \$2.18 for plates, and \$2 for the landlady, \$14.18, which left me only eighty-two cents for the next week. I had promised to take Rosie to the movies to make up for being so grumpy the last time we were out. Then I remembered Daniel Moss — I had to pay him a dollar against his loan of \$20. I realized I couldn't possibly do it. I'd be eighteen cents short — and then I began to feel mad — I couldn't help it. I would just give my landlady a dollar and would give her the other dollar a week later. But what was I going to do about Rosie? I couldn't take her out and I couldn't let her know that my folks were so mean as to let me almost starve. So I went to bed determined to raise some money somehow, and if I had to suffer for it in the end — well, I couldn't suffer more than I was doing.

## CHAPTER V

### A SET BACK

I WASN'T making much of a success behind the counter. Phillips still rubbed me the wrong way and instead of learning how to take his faultfinding like a lamb I lost my temper as much as ever and altogether we didn't hit it off. Of course I was always sorry after the row was over that I didn't hold my tongue, but that didn't mend matters, and I was getting very discouraged with all the time worrying about how I could get money and being afraid I'd lose my job on account of rowing with Phillips. Finally one morning when I was feeling out of sorts after having been to a dance the night before, I told Phillips that I wanted to be transferred to another department and I was going to see Benton about it.

"Go to it, young man," he replied. "I rather think Mr. Benton has something he wants to say to you. Slip off and find out. He sent down word just two minutes ago that you were to go to his office."

"What is it — a raise?" I asked.

"Maybe," he replied. "But not the sort of raise you're expecting. If he raises anything at all it'll be your hair. Now go to it, youngster."

I had to wait a half an hour before Benton could see me. That half hour was the most uncomfortable I ever spent, wondering what was going to happen.

When I went in he looked at me in quite a kindly way

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and I felt relieved somehow at once. Then he said, "Flint, we've got to let you out."

"What do you mean — let me out?"

"We've got to let you go; we cannot use you here."

"You mean you can't use me in the kitchen goods department — don't you, sir? you can use me in some other department."

"No," he answered with a shake of his head, "I can't use you in any department. You will have to find a job somewhere else."

"You don't mean to tell me that I'm fired?" I said, beginning to wake up to what was happening.

"I'm sorry, Flint, but I've got to dismiss you. You've been a source of trouble downstairs ever since you have been in the store. I'm afraid you have been relying on your father's friendship for me to let you do things no one else could do."

"I have not," I said indignantly. "I've done pretty much as well as the other fellows."

"I would like to hold you here for your father's sake, but for your own sake I must let you go."

"What will father say?" I gasped; "I daren't tell him that I've lost my job."

"That, I'm afraid, is your trouble — not mine. Would you like me to write to him?"

"No, not that," I said quickly.

"Will you?"

I thought for a minute, then said, "Not just yet; let me find another job first."

Benton shook his head and said, "I shall write to your father. I cannot let Walter Flint's son be running around Boston without a job and perhaps needing a father's influence and guidance."



“ HE HELD OUT MY PAY ENVELOPE ”

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"You mean to say," I said, "you will butt into my affairs and write to my father? It's nothing to you what I do," I went on hotly — I felt passion rising in my heart. Then, as usual, my temper got the best of my common sense: "You say for my sake you fire me. That's a fine thing for a man to say. If you wanted to help me you would keep me here and give me a chance to make good."

"I am dismissing you," said Benton quietly, "because having trouble will make you realize your true place and duty in the business world."

"That's the same kind of bunk that Dad used to give me when he licked me," I said, "but a fellow doesn't want a pile of trouble thrown at him — a little help would do more good."

"I think I've tried to help you a lot," said Benton.

"You help me!" I retorted hotly. "You've been down on me from the day I came here. You've done nothing else but find fault all the time, and you talk of helping me and at the same time fire me — I'm glad I'm leaving you. I'll perhaps get somewhere where they'll appreciate a fellow better than your high-brow bunch does," and with that I rushed to the door.

"Stop," said Benton sharply. I had my hand on the knob as he spoke, and without loosing it I turned around and said:

"What's the matter now?"

"Your money," he replied, and he held out my pay envelope; "you are released from duty at once."

I snatched the pay envelope and left without another word. I passed Rosie Lever on the way out and she said, "Why the face like a funeral?" but I didn't notice her.

After walking on the Common for a couple of hours I



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sat down on a bench, to try to think things over. I had my pay envelope still in my hand. I tore it open to take out \$5, and to my surprise found \$2.82 in cash and a receipt for \$2.18 for the plates I broke, and in addition to this a little note from Benton which read :

“Dear Flint — I inclose \$15 which I want you to accept from me. It is with real regret that I have to do my duty to the store and dismiss you. Some day you will realize that you are to blame for this trouble, but now is not the time to tell you. I believe you can and will make a real business man as soon as you have got rid of those foolish ideas that people are trying to impose upon you.

“Don’t blame other people for your troubles. See if you yourself are not responsible for some of them.”

I felt like dirt when I realized that Benton was really trying to help me. That \$15 would take care of me for one week. I thought in that time I’d surely land on easy street.

Benton’s letter made me feel that the world was not such a bad place after all, and I then and there determined to make a success of my next place. I spent the rest of the afternoon at the movies, deciding to start first thing in the morning to pick up a good job, for I wanted to get to work at once, but I soon sized up the fact that it was easier to lose a job than to get one. The employment agencies advertised every day lists of places waiting for some fellow to step into. I started out in the morning expecting to have my pick of a dozen before noon, but all the picking that was done was at me instead of for me.

About 10 A.M. I went to the Metropole Employment Agency to take one of the positions I saw advertised.

There was only one other fellow there — and he was there by appointment — so it looked to me as if there were more jobs than there were men to fill them.

A smart young man asked me what I wanted and I told him I wanted the position of local traveling salesman for a dry goods house they had advertised.

He grinned and said, "You are only about two hundred applicants too late."

"What?" I gasped. "How can that be when the ad. only appeared this morning?"

"Exactly," he responded, "but the morning has already gone, so far as getting that job, or any other special jobs are concerned. You want to get here by 7:30 if you really mean business."

"However," he continued, "let's take your name and address and some particulars of your work and abilities and we'll see what we can do."

I gave him my name and the address of my boarding house. He then asked where I worked last and why I left.

"Marsh & Felton's," I said, "and I left because — because" (to save my life I could not think of any good reason to give for leaving).

"Because they fired you?" queried the young fellow.

"Not exactly," I lied, "they were slack in my department, so had to let some one go, and as I was the last comer, of course it had to be me."

How easy it was to lie when once I got started. For an instant I almost believed it myself. The employment agency man brought me to earth in a hurry when he said, "Too bad, too bad; only this morning they phoned us for two men for the kitchen goods department."

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"Two!" I exclaimed with surprise. "I wonder if Billy" — then I stopped.

"Yes," said the fellow, "one permanently and one special just for a week or two."

"Well," he continued briskly, "I suppose we can refer to them for one place. How long were you there?"

I didn't want to tell just how long I was there so I said: "Only a few months."

"How long exactly?" sharply said the fellow.

"About two months."

"Much better give me exact details if you want us to help you."

"Where were you before then?"

"It was my first job."

"H'm," he continued. "Well, what's your training? Do you understand double entry bookkeeping?"

"No."

"Do you know shorthand and typewriting?"

"No."

"Do you understand office routine?"

"No."

"Have you any knowledge of transportation?"

"No."

I was getting desperate, so was he, for he exclaimed:

"What do you know?"

"I can sell goods," I blurted.

"Fine!" He brightened up. "Perhaps we can help you in that line. What experience have you had other than at Marsh & Felton's?"

"None at all," I admitted, "but I know I can sell if I get a chance."

"No experience, no training and fired from the only job you had. Well, there's a place for you somewhere

just the same. Come around in the morning — before 8 o'clock, though — and I'll see what we can do."

And he dismissed me. The rest of the day I wandered aimlessly around wondering what sort of a job he would have for me the next day.

I got a jolt before I left the house next morning. When I got to the door I found a thick-set, bull-necked, red-faced man waiting for me.

"What can I do for you?" I asked him.

"You can't do me for anything if I see you first," he snarled, "and you can't do Mr. Moss, after he has been so good to you."

Moss! Good heavens! I had forgotten my debt to the money lender.

"Say, I forgot all about that," I apologized, "but you tell Moss I'll be down to see him during the day and fix that with him."

"Oh, yes, you will like fun," he said, raising his voice.

"Don't shout," I said; "every one will hear you."

"So," he cried, talking still louder, "you don't want people to know you're a dead beat. You don't want people to know you borrow money from honest folk and try to dodge paying it back!"

Just then the landlady stepped out and said, in vinegar tones: "Mr. Flint, I must ask you to please discuss your money matters away from the house. I cannot have my roomers annoyed."

"I'll go down with you and see Mr. Moss now," I assured the man.

"Now you're talking," he replied.

We walked down to Moss's office together. Again Moss was out. Funny I never saw him I thought. The

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same girl I saw before was there. She looked up at the collector and asked, "What's the trouble, Larry?"

"The boss sicked me on this gink," he said with a jerk of his head toward me.

"Oh, I'm sure there's some mistake," she smiled. "Mr. Flint's all right."

"Can't help it, Miss, them's the instructions." He passed a slip of paper to her.

"Pshaw!" she said, shaking her head, "I wonder why Mr. Moss did that."

"Did what?" I asked.

"He tells me you've lost your job and that unless you pay up today I'm to write to your father."

"You mustn't do that," I said with alarm. "I'll pay you for three or four weeks right away." (How I blessed Benton for his kindness in giving me that \$15.)

"Mr. Moss says I've got to get it all at once. Too bad," she added. "All right, Larry, I'll handle this," and the collector left the office.

"Listen, Mr. Flint," she said, "I'm awfully sorry about this, but when Mr. Moss says anything it's got to go through. Isn't there some way you can borrow the money and then pay him up? Isn't there some one you know who'll lend it to you?"

"Not a soul," I replied, and I felt like crying.

"Let's see," she mused, and did some figuring on a piece of paper. "You only owe \$23.75 with service charges."

"But," I stammered, "I only borrowed \$20, and paid a dollar on that."

"I know, but you are behindhand in one payment and then there are the charges for the collector, besides the expense of finding out you had left your job."

My head was in a whirl.

"What can I do?" I cried.

"Go and see Jim Barry," she said, "but don't mention my name."

"Who's he?" I asked.

"He's a money lender, but he's an awfully white man. He doesn't like Mr. Moss." She lowered her voice as she spoke. "If you tell him you want to borrow to pay Moss off, I think he will lend you something. Go along and see him, but be sure you are here by nine in the morning with the money," and with that she dismissed me.

I hesitated at first about hooking on to another money lending shark, but after a while decided to see what this other lender had to offer. I found Jim Barry a big, fat, jolly-looking Irishman, — real sympathetic — and when I told him my story he said :

"So that scoundrel Moss has you in his clutches. How much do you owe him?"

"Twenty-three dollars and seventy-five cents."

"Poof! a young fellow like you being bothered for that bit. Here," he said, writing out a check for this amount, "give him this check. They'll accept that in place of cash all right. Now sign this," and he passed me over a promissory note for \$30.

"I don't need that much," said I; then, looking at the check, which was for \$23.75 only, I added, "What's this mean?"

"Look at your note, young fellow."

I saw that while the note was for thirty he had given me credit for having paid \$5 on it so that there remained only \$25. There was a clause though, the same as in Moss's note, to the effect that if I got behind in my pay-

ment the whole sum became due with one full year's interest.

I asked the rate of interest and it was ten per cent. Well, I took the check and paid off Moss and felt better. "I don't think Jim Barry is one of those regular money sharks. I think he'll give me a square deal," I thought to myself. I took out the copy of the note again and to my surprise noticed that the ten per cent was ten per cent a month or one hundred and twenty per cent a year! "Well," I mused "I guess that won't worry me, for I'll never get behind in a payment again, I'd go without my meals first."

I had to look for a new room, for the landlady told me, in a voice like an icicle, that she was sure I would be pleased to locate somewhere else.

"I'm quite satisfied where I am," I told her.

"But I'm not," she snapped back. "I can't afford to have a young man who is dunned on my doorstep — giving the place a bad name."

"But I've paid him," I said. "It can't happen again."

"I'm sorry, but I can't run the risk. I have to think of my business first," she continued a little more decently.

There was nothing for me to do but to get new quarters, for which I had to pay a week's rent in advance, which meant that my stock of money was almost gone. I remembered Dad used to say, "You'll never know the value of a dollar until you have learned what you can do with a dime."

Believe me, I found that coffee and sinkers might not be nourishing, but they were filling — and they cost a dime!

I had no luck in getting a job. I thought I had a chance in a dry goods jobbing house to which the Metropolitan Employment Agency sent me.

I had a talk with the employment manager and he said he could perhaps use me. Then he asked me to bring him a book at the other end of the room. There was a parcel lying on the floor and I pushed it out of the way with my foot as I went by. When I came back with the book, he said, "I'm sorry, but I can't use you."

"Why not?" I asked, surprised.

"A young man who kicks our goods around before he's employed will do worse after he is employed."

I was puzzled for a minute.

"I always leave that parcel there. If an applicant is careful enough to pick it up, he will probably take care of our goods."

I left him thinking that I'd watch my step a little more carefully in picking up a job.

Back to the employment agent I went and the fellow there gave me a card with instructions to go to Brackett's, a wholesale paper place. He said he had sent another man, but that if he didn't get the job perhaps I might.

When I got there I found the first man was being interviewed, and from where I was sitting I could overhear all that went on.

The manager said: "Have you any references?"

"Sure," replied the young fellow, putting his hand in his pocket and bringing out a bunch of letters.

"Are those your references?" quietly asked the manager.

"Yes, sir; twenty-eight of 'em."

"You have got a lot of references, haven't you? What period do they cover?"

"Five years, and every one of them speak well of me," proudly answered the young fellow.

The manager, however, didn't even look at them, but



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said, "Well, I'm glad you called. If I find we can use you I'll let you know."

"But you haven't looked at my references."

"Don't need to," smiled the manager. "A man who can show twenty-eight references for five years' work shows his ability without my even reading them."

The young fellow waited irresolutely and then said, "Good day, sir."

After the door was shut behind him the manager turned around to a man sitting at a near-by desk and said, "What do you think of that, Jim?"

"What?" asked the other, without looking up.

"That smart Alec who just applied for a job — twenty-eight references in five years' work — a job for every other month. Beats you and me; don't it, old man?"

Then he caught sight of me, and said sharply, "What do you want?"

"I've come for a job."

After asking me the same questions he asked the first fellow, he wanted my references. I told him I had none with me.

"Who can you refer me to?"

"Well, I only had one job, sir, at Marsh & Felton's and I was there nearly six months."

"Left of your own accord, I suppose?" he said casually.

"Yes," and the minute I said that I wished I hadn't. The manager picked up the receiver and asked for Marsh & Felton's number.

Then he asked for Benton, and said, "That you, Frank? This is Henry. Did you have a young fellow named Flint working for you?"

How I wish I could have heard the answer. I saw

“Henry’s” head nod slowly. After a minute he said “No.” After a pause he said again, “You know I would, old man, but when a fellow starts with a lie, heaven knows where he will finish.”

Again the voice over the wire said something — what I don’t know — to which “Henry” replied, “I knew you would agree with me — it doesn’t pay,” and with this he hung up the receiver.

“Do you know Mr. Benton?” I blurted out.

“We are very good friends — we often dine together at the same club. I am sorry we can’t use you.”

“Just because I told you I left of my own accord?”

“That and other untruths.”

“What other untruths?” I said hotly.

“You said you had been there six months,” he remarked, dryly.

“What’s it matter what I did there, if I work well for you?”

“I don’t think you could work well for me. You start in by telling untruths and then lose your temper. Now beat it until you cut your wisdom teeth.”

I didn’t do any more job hunting that day. Instead I went to Jim Barry and paid him my dollar, which left only \$2 between me and starvation if Dad hadn’t sent me the usual ten. With the ten came a letter, the sharpest letter that Dad ever wrote me.

It seems Benton had written and told him that he had fired me.

I was planning to go home that week, but Dad said in his letter he would not have me in the house again until I had a good job and was making good. Also, he would send me \$10 for one more week and after that — as I evidently did not appreciate what he was doing for

me — I would have to “paddle my own canoe.” I was beginning to know Dad better than when I was home and thought him such a soft snap. I began to think that a cement sidewalk was soft and yielding compared to him.

The young fellow at the employment agency said next morning that he hadn't a thing to suggest to me. As a matter of fact he said, “I've sent you to eight places now and you failed each time.”

“I can't help it if they won't hire me,” I fired up.

“Well, for the love of Mike, if you can't, who can? Gettin' a job's like selling things. Had any luck with the other agencies?”

“I haven't been to any others.”

“Well, what have you done after you've been to those places I sent you to?”

“Why — I — I've done nothing.”

“Good Lord,” he gasped. “Do you mean to say that after I sent you to two places and you fell down on both you just lounged around by yourself? Why didn't you go to any other agencies?”

“You were getting me a job.”

“Get that right out of your think tank. We don't get you or anybody else a job. We merely tell you that there is a job to be filled and leave you to get it for yourself. Didn't you go around to any business houses when you had nothing to do?”

“No,” I said. “I never thought of that.”

“Ye gods and little fishes! Where's your nurse?”

“Believe me,” I said sharply, “if I waited for you to get me a job I would wait some time. I am tired of waiting for you to wake up. You can take my name off your books.”

He smiled and said, "Go to it, son."

As I walked out of the office a young fellow whom I had seen there two or three times said to me, "Say, do you want a good job?"

"Oh, no!" I replied; "I just keep coming to this place to get a change of air."

"Cut out the funny business. If you want a job, I'll tell you where there is one. Go to the Climax Publishing Company. They're putting on a crew of salesmen. You ought to hook up with them all right. They're putting on anybody," he added maliciously.

As I left the agency I heard a familiar whistle. I looked around and there was Wallace Riller running toward me. "Hullo, Peter," he cried; "don't be in such a hurry. Where are you off to?"

"To nail a job."

"Haven't you got one yet?"

"No; but I think I've found a place where they take on any old kind of dubs."

"Say, you're in the dumps, aren't you? What are you doing tonight?"

"Nothing at all," I replied.

"Then come around to the house and have dinner with us, will you? I know mother and Margaret will be glad to see you."

I gladly accepted and had a mighty good time. Boynton was there as well.

Of course, they asked me how I was getting on, and as I wasn't going to let them know I was up against it, I told them I was going to start a new job next day. They asked me where and I told them at a book house.

"Think you'll like it?" asked Boynton.

"Guess I'll like it all right if there's enough money in

it. I can't think of a job I wouldn't like if there was enough money in it," I remarked.

"Forget it," said Boynton. "Say, Peter, how would you like to be a dishwasher at a hotel?"

"Not much!"

"Well, suppose they offered you \$50 a week?"

"Not for a thousand. . . . I guess you're right. I don't think I could stick that job out for a hundred a week, for I can't think of anything much meaner than washing dishes."

"Wait till you're married," laughed Riller, "and perhaps you'll have to like it then."

The evening with the Rillers did me good and I started out next morning, in good spirits, for the Climax Publishing Company, where I had a long talk with the manager. He told me he felt sure I would make a good salesman and a fine record for myself.

"You believe in yourself, don't you?" he asked me. "And that's all you need in this business — just confidence in yourself. Do you know that many people come into our business and make \$10,000 a year; and it's fine work, easy hours, your time's your own. In fact, you don't work for anybody — you're virtually your own boss; and everybody likes to be their own boss, don't they?"

"Now, we have just got out a new set of books called The Climax Collection of American Literature. The very finest works of our living writers have been gathered together at enormous expense into this wonderful deluxe edition of eighteen volumes, bound in cloth, \$49 a set; in half morocco, \$89 a set, and full morocco, \$139 a set.

"Just look at some of the beautiful illustrations in

this prospectus." Here he picked up a neatly bound book containing sample leaves from each of the volumes and, say, it certainly did look good.

"The cost is trifling when paid on our easy payment plan of \$5 down and \$5 a month. It's really a shame to sell it for so little money, but we believe in spreading good literature among the people, who are now so hungry for it. In offering this book, young man, you will perform a noble service and one which remunerates you handsomely."

It certainly did look good to me. "Gee!" I thought, "what shall I do for references? I can refer only to Marsh & Felton's — and here I look like getting a real big job and may possibly lose it because I haven't got a reference. He says some of their men make as much as ten thousand a year, that's two hundred a week! He'll probably start me at twenty-five or thirty." That's how I thought. I told him I felt sure I could sell the book.

"Fine!" he said and patted me on the back. "I'll give you a list of prospects who have actually written for this set of books in response to our advertising. They are already so interested in it that they have written in for a little booklet about the set, which you can deliver personally and take their order and get the credit for it."

"Thank you, sir; when can I start work?"

"Right now — a young man like you doesn't want to waste any time, do you?"

"No, sir."

"Yes," he said stroking his chin, "I think I'll let you start right away. And now, I suppose you'd like to know how much there's in it for you, wouldn't you?" and he smiled in quite a paternal way.

"Yes, sir," I replied.

"There's in it every penny you can earn." I looked blank.

"In other words, I put you in business for yourself. I provide you with your stock of goods as it were, and instead of charging you for the goods I give them to you until you sell them. So you see I put you in business with an unlimited amount of stock and no investment on your part whatever except your time."

"I don't quite understand," I said.

"The average merchant makes about 25 per cent profit on his goods. His expenses are perhaps 20 per cent and he lives on the difference, namely, 5 per cent. Now when you sell these books I don't ask you to make as little as 5 per cent profit or even double that. No, we believe in getting the highest type of salesman we can; so on every set of books you sell we give you 20 per cent profit," here he held up his hand impressively, "and, for every set which is paid for in cash we give you an extra 5 per cent. Now we don't insist on your waiting for your money until your customers pay us, but for every dollar they pay we give you half to apply against your profit, while we retain the other half to apply against the cost of the books. Think of it! For every \$49 set you sell you get \$9.80; the \$89 set pays you \$17.80; while the \$139 set pays \$27.80.

"It's nothing unusual for a man to sell five or six sets a day. Of course, you won't do that much every day, you understand. Some days you may not sell a single set. In fact the first three or four days you probably won't. It takes you that long to get to know your goods, as it were. And selling books is the same as selling everything else — you must know your goods to sell them."

"Well, suppose I don't sell anything for the first week — I'd lose all my time and wouldn't get anything for it — would I?"

"You would be getting everything that you earned." He smiled a very oily smile.

"Oh!" I exclaimed.

He evidently scented the disappointment in my voice, for he added, "Of course, while you may not earn anything for the first week we naturally could not afford to let a good man get away from us for the sake of a few dollars, so, without binding ourselves, we would see that your board bill was met all right, so long as we saw you were doing good work. Now you're ready to start right away, aren't you?"

I thought hard and the more I thought, the more attractive the whole thing looked to me. If I only sold one set of the cheapest books in a day, I'd make \$58.80 a week. I felt fortunate to have tumbled on to such a good thing.

"I'll try it," I said firmly.

"And you'll succeed, too." He shook my hand cordially and then passed me over a number of type-written sheets. "Read these carefully. It is a canvass of the set and will tell you just what to say and do to get orders."

"Will you give me some of the names of those people to call on?"

"Not today — just call on some of your friends until you've learned some of your sales talk, and see me in the morning."

I thought as I left the office what a nice chance to have a little talk with my friends while I was taking an order from each of them, but I soon lost my faith in



friendship; at least I found that it didn't extend to buying books. I first dropped in on Boynton at Marsh & Felton's.

I thought he would be glad to buy a set, but he laughed and wouldn't even give me a chance, saying, "Go to it, Peter, you'll find plenty of suckers for that."

"What's the matter with it?"

"Nothing at all; but I'm loaded up with sets of books. I've got famous literature of the world, Internationals, American authors and all that kind of stuff; and the trouble is that I buy them and don't read them. I suppose I've got enough of Mark Twain in the various editions to make up five complete sets of his works. I probably have fifty of Poe's *Raven*. So, old man, you'll have to pass me up. Go and see Riller; he's a bigger bookworm than I am."

I thought that was a good idea. On my way down I saw Rosie — and say, she did look good to me. I shook hands with her and said, "Rosie, you're sure a sight for sore eyes!"

"Well, well, if it isn't little Peter! What'cha doing now, kid?"

"Darn sight better than I did here. I'm representing one of the biggest book houses in the country — and only call on the very best class of people, too. Why, I can make more money in a day than I used to in a week in this old hole."

Her manner changed at once. "Don't you think you're pretty mean to me, Peter? Here I've been worrying about you, crying my eyes out at night wondering where you were — because you know, Peter ——" here she looked down and played with a chain hanging around her neck — "I — I think a lot of you ——"

"I tell you, Rosie, if I hadn't been so busy you would have seen me before, and one of these days I'm going to get you to join me in the big eats and a bang-bang show."

"When? What's the matter with tonight?"

"I can't tonight," I lied, "I've an appointment with a big doctor in Brookline. I'll drop in to the store in a day or two," and with that I hurried away, for I was getting in a tangle. I had less than three dollars in my pocket and nothing in view excepting the last ten which father was to send me on Saturday. It might be easy to sell four or five sets of books a day. I soon expected to have a pocketful of money, but I couldn't spend that money until I got it in my pocket.

After leaving Rosie I made my way to Riller's department, but couldn't do anything with him at all. In fact, he would not talk to me because "his time was not his own while in the store." He seemed annoyed that I should have asked him. Riller was a good fellow, but too hidebound in his views, I thought.

Phillips came up and said, "Well, young fellow, what are you doing?"

"Nothing. I just dropped in to say how-d'y-do to" — (I didn't want to say Riller because I thought it might get him in bad, so said) "Billy Murray."

"You'll have to see him out of business hours."

I left Marsh & Felton's and went across to a big building opposite, where a lot of lawyers had offices. "They ought to read books, so I'll try here," I thought. At the first office I went into I said, according to the sales canvass which Swivel gave me, "Good morning, sir."

According to Swivel's sales talk the man should have said, "Good morning — what can I do for you?" Instead, he snapped out, "What the h—— do you want?"

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That put me off, and I said, "I want to sell you a set of books."

"Good God!" he shouted, "are we never going to get rid of peddlers in this building? Get out, and if I hear of you being in here again I'll have you arrested as a nuisance. Disgraceful if a man can't get along without being pestered by book agents."

He was still shouting as I beat it down the corridor, and believe me, it didn't take me long to get out on the sidewalk.

My first sale was to Billy Murray whom I met that evening. He said sure he'd buy a set, and he signed his name and he said he'd pay me \$5 on delivery. Say! it did feel good to see that order. He bought the \$89 set — \$17.80 for me. That seemed pretty good work for one week — took just ten minutes, too! I tell you, book selling is all right when you get on to it, I thought. I went right in with the order to Swivel, and he said it was splendid.

When I asked him when I got my commission he said, "You'll have half of what Mr. Murray pays."

"He's not going to pay anything till the books are delivered."

"In that case you'll have half of what he pays when we deliver. How much is he going to pay?"

"Five dollars."

"All right, if he pays five a month, there will be twenty-five coming to you regularly every month until you are all paid up. You see, you are protecting your future. You'll have an income coming in every month, as it were — unless you leave us."

I felt disappointed at this, for I wanted to get the commission all at once. However, I had worked it out in

my own mind that if I only sold a set a day, I'd have fifteen a week as first payments and then a month later I'd not only get fifteen for what I sold them, but an extra fifteen for this month's work, and the month after that. The money coming to me made me feel dizzy.

I didn't, however, have any such fall of luck as I expected. Selling books might be easy if people would only give the answers according to the selling canvass, I thought. The trouble was that I knew my side of the story, but the customer didn't know his.

I wondered if Swivel could sell. I decided to ask him how he would get around some of the remarks customers made.

"I think the selling canvass is exaggerated," I said to Swivel one day.

"It may be, a leetle bit," he agreed. "But if they buy on what we say we needn't worry; for people buy books to look at, not to read! Go into any home you like and you'll see rows of 'standard sets' that have never been opened. People like to buy books to fill bookcases, and then look at 'em through the glass." He chuckled softly and rubbed his hands. "So what they don't know don't hurt 'em and helps us."

"Is that straight goods?" I asked, for it certainly looked crooked to me.

"Why not? If they'll read the books they'll get their money's worth, and no one can ask for more, can they?"

"No," I agreed, "and yet ——"

"Come, young man, you mustn't be too fussy in business. The copy book talk is all right for boys, but we men know what's what."

I left him wondering if the bookselling game after all wasn't a bunco game.

## CHAPTER VI

### FORGERY

A FEW days after my talk with Swivel he about knocked the breath out of me by telling me that the verifier had turned down Billy Murray's order as undesirable.

"What's the matter with him?" I asked indignantly.

"He still owes us seven dollars on some books he bought three years ago. Besides, he said he didn't want 'em and only signed the order to help you. That kind of business don't go here — let me tell you. If you expect to get on with us you'll have to cut out the funny business."

As usual, I lost my temper and told him if there was any funny business going on he was doing it, not me. At that he quieted down and said he guessed I didn't do it intentionally; but that they couldn't accept the order. He passed it back to me and as he did so I saw the only chance to get money that week fade away.

Out of my last ten dollars from Dad I had paid my room rent a week in advance (I had to) and also my dollar to Jim Barry. This left me just seven dollars in the world. I could get by for the week, but if I couldn't raise some money by then I could see my finish. I kept on plugging but I was beginning to think that the Climax Collection was a big joke and I had a good chance to tell Swivel so too. I met him one day just as I was coming out of a lunch room.

"Well, young man," said he, "how many orders have you taken this morning?"

"Don't try to be funny," I snapped, "I don't believe any one sells your old books."

He looked at me a minute as if he didn't know just what to say, then he took me by the arm with "I want you to walk back to the office with me."

In a few minutes I was sitting in his little cubby hole of an office and looking at the orders he had received for the past week — over forty of them! Every one of the salesmen had sold some sets except me.

"Oh, well, those fellows have good leads. You give them all the good stuff to work on."

"Wait a minute, my young friend," said Swivel.

He opened a drawer in his desk, picked over a lot of leads and passed one over to me, a Mrs. South, of Alton, a suburb of Boston. "This woman is interested in the set. Go and see her and find out what you can do with her."

I went to the house and Mrs. South asked me to step inside and she thanked me for calling because she was interested in some good books for her two young daughters. I told her all that Swivel had been telling me, and say, she sat up and took notice, and in less than half an hour I was on the way back to the office with a signed order and a check in full attached. She bought the forty-nine dollar set, and as it was a cash order I got twenty-five per cent commission.

When I got back to the office Swivel asked, "You got the order, I suppose?"

"Yes, sir," and I handed it over to him.

Then as he saw it was only the \$49 set he added, "You could just as easily have sold her the \$89 set — couldn't you?"

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“Of course!” I had never thought of that. I was so satisfied to be able to sell any kind of set that I never thought of selling the higher priced ones. Still, two dollars and twenty-five cents wasn’t bad for one day’s work. But it don’t go far when you are about broke.

When I got to the outside office I found Bartlett, the star salesman, there. I guess he saw I was about down to my uppers for he soon began to tell me of an easy way to raise ten or twenty dollars.

“Brace up, Bo,” he said. “That guy there,” and he nodded his head toward Swivel’s office, “is a crook. He’ll slip it across you any time he gets the chance. Then that being so, it’s all O. K. for you to double-cross him if you get a chance. Say, if that fellow paid everybody all he owed them he would be so dead broke that if dolls’ eyes sold for a nickel a gross, he couldn’t even buy a winker.”

“Look at the time you’ve been working here. What’s he given you? Not a red cent, but how do you know some of those ginks you’ve been calling on haven’t bought a set of books direct? You don’t know but what your calls have made people come in here and buy books. I bet he never told you that if people you called on came in and bought he’d give you a commission, did he?”

I shook my head. I had never thought of that.

“He’s too slick for that — old slimy Swivel,” continued Bartlett.

“Well,” I began, “how can I hit up Swivel for some more money?”

“Ha!” he laughed, “I thought you’d bite,” and he dropped his voice to a whisper. “You know Dennison, well, Dennison will help you put it over Swivel any

time if you come across. When you go out tomorrow, you say to a woman you're trying to sell books to, 'You can have this set to look at for a month, and if you don't like them send them back.'"

"But the contract blank says —"

"Oh, forget the contract blank. Nobody ever reads them. Besides, if you have to, say you're the assistant manager and you've authority to change it. If they won't sign the contract blank ask them if they would have any objection to your sending a set around on your own. It's easy enough to get some one to fall for that."

"I suppose so, but ——"

"Aw, cut out the 'buts'; this ain't a Sunday school — it's business."

"Well, I don't get any commission until the payments are made, so that don't help me."

He laughed. "Do you think I wait for my commission until it's all paid? Not so's you'd notice it. Swivel knows that most of my business is good, and he'll come across just to keep me selling for him. Remember he's only the manager for this territory, and if you don't sell enough books, good night, nurse! Swivel loses his job. Don't you know he has an agent's advance fund?"

"He did tell me about helping me through if I was hard up."

"Well, he'll say that, but he won't do it. Now you just get a woman's signature on an order any old way you can, and you can if you'll spin the yarn I just told you. If she won't sign the order, imitate a woman's writing yourself. It'll get by all right."

"Forge a name?"

"That ain't forgery — there's nothing binding to it."



Well then, you just turn it in to the office with a couple of bucks."

"But ——"

"Oh, for the love of Clarence, don't be a nut. If you turn that order in with a couple of bucks, Swivel will fall for it, and he'll send Dennison to verify the order; and if you give Dennison a couple of dollars he'll come back and say the order is O. K. and then old Swivel will come across with the commission in full."

"But, I have to pay out about four dollars to get it," I remonstrated.

"Do you know of any easier way of picking up the coin?"

"I don't think I could do a thing like that — it isn't square."

"Don't you kid yourself with those sissy notions," he replied. "It's always square to put it across a fellow who'd double-cross you if he had a chance. Still, I don't care what you do — it's none of my funeral."

I wished he hadn't told me about it, for I didn't want to do a crooked thing like that.

I was sure I wouldn't, but it stuck in my mind until it seemed almost like a straw to a drowning man. Perhaps if I hadn't had the idea at the back of my head things would have turned out differently at Rillers. A few days after he turned me down over the book business he rang me up to invite me to spend the evening at his house. Of course I went. I always enjoyed an evening there and his sister Margaret was some girl.

When they asked me how I was getting along I had to throw a bluff before Margaret, so I replied :

"Oh, pretty well. I can make more in a day than I used to make in a week at Marsh & Felton's."

"That's splendid," said Margaret. "Do you really like selling books?"

"No, I don't know as I do, but it pays well. I suppose I'm making about three thousand a year." It always looked that way when I was talking books instead of trying to sell 'em.

Riller looked surprised, but he only went on to say:

"I didn't tell you, did I, that I've been promoted? I've been transferred to the advertising department. Benton told me, some time ago, that when there was an opening in that department he would give me a chance at it. I started in last week. I don't get any three thousand a year, though," he laughed. "That reminds me, I am taking a friend to the big Wilton ball. Why don't you find somebody to take and we'll make up a party? It's going to be quite a swell affair, tickets four dollars each."

"I sure would like to go but isn't four dollars a little stiff?" Then it suddenly struck me that for a man who was supposed to be earning \$3000 a year I seemed mighty frightened of spending. So to cover up my slip I quickly said with a look at Margaret. "I'll go if Margaret will let me take her."

"Are you sure you can afford it?" she smiled, and then added, "I beg your pardon, Peter; of course a man making all the money you are can well afford it. I'll be glad to go with you."

Before I left we made arrangements to meet at the Rillers and go to the ball in a party a week later. By the next day I wished I had kept a curb on my tongue. When I thought of the tangle I was getting into I felt like running away.

Instead of even one order a day I went morning after

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morning without any signs of an order until, when the week was over, instead of having money for the ball I hadn't enough to pay my room rent. Bartlett's plan was the only way out I could see and on the day of the ball I wrote a woman's name on a contract blank and turned it in as an order for the forty-nine dollar set of books, with two of my three dollars as a "first payment." When Swivel saw the order he said. "Good, you're getting into your stride now. I'll have this order verified by tomorrow and then there'll be something for you."

"Say," I broke in anxiously, "I can't wait. I must have some money right away."

"What do you mean? You don't expect me to give you any money until the order is verified?"

"Look here, Mr. Swivel, if you can't trust me I'd better not work for you." I felt like a cornered rat. "Besides, if that order isn't good, I've two or three mighty good ones coming along, but I've got to have some money today."

He was silent for a few minutes, then, "Well, here's ten dollars in advance. If the order is verified, I'll pay you the whole commission tomorrow. Will that do you?"

Even that didn't give me enough for the ball and I had to borrow another five from one of the other salesmen. I spent the whole day getting together money enough to go. Riller intended to buy flowers for the girl he was taking and hiring a carriage so I had to keep up my end and do as much for Margaret. Then I had to hire a dress suit, and with a little supper after the ball I just got through with what I had. I didn't enjoy it much for I kept thinking all the time of the crooked

order I had turned in and of what a fool I had been, for Margaret would have been the last one in the world to let me spend money on her if she had known I was hard up. But I'd thrown such a bluff she thought it was all right, when really I was spending money which I had — stolen.

After paying my room rent that week I had one dollar and eighty-six cents to my name and that had to last me a week. I couldn't pay Jim Barry, that was certain, so I went around to tell him so — I didn't want to get into any more rows with money lenders. — He wouldn't see me — sent word that he was too busy; so I told his girl I couldn't pay the installment. She said she guessed it would be all right, but, of course, couldn't tell for sure.

"He's a fine man," said she, "and gives folks a square deal."

I felt better after that, but I'd got to pay him two bucks next week somehow. "No putting him off again," I thought to myself.

Trying to keep up my end with one dollar and eighty-six cents in my pocket and nothing coming in didn't make me feel exactly gay. Rosie met me at the beanery after I left Jim Barry's place and she was just as blue as me. Poor girl! she said they were down on her at the store and made her life miserable, so I suggested going to the movies, without stopping to think that I was nearly dead broke. She thought I was doing well, and, of course, I couldn't tell her I wasn't. We went, and before the evening was over I was down to my last dollar and two pieces of chewing gum. I could see a sand storm coming my way if I didn't get some orders in a hurry.

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The next day Dennison told me I had better get busy and turn in some real orders. Get busy! Ye gods! I'd about worked my insides out. I asked him what my orders had to do with him anyway.

"Got this to do with me — unless you get a good order to take up that phony one which I O. K'd. for you, before the second payment is due — it means trouble for me, that's all."

"Oh, forget it, there's three weeks before that second payment is due."

"Just wanted to let you know. Remember when that second payment is due on that fake order it's either up to you to put in a good order in place of it or come across with the next payment."

"I'll get some good orders before then — don't you fret your fat."

"Mind you do," said he as he walked away. "I don't care what happens to you, but I don't want to take any chances with my job. It's up to you to look after me even if you don't look after yourself, and say," here he turned around and faced me, "if you don't, I'll spoil the look of your face."

Nice cheery thought to work on, wasn't it? Here I was with a few pennies over a dollar in my pocket. Not an order in sight and a crooked order to be taken care of somehow — and I thought I was a pretty decent fellow. "Oh, if I could only once get straight, never again would I be caught in this mess!" I said to myself as I left the office with my "pros."

Up till three o'clock, I tried hard for business. I did really do my best. I thought I was going to get an order from one woman. She had got as far as saying she would take an eighty-nine-dollar set, and I had filled

her name and address on the contract blank and passed it over to her to sign, when the telephone bell rang.

I knew by the way she spoke that it was her husband who had called her, for after a little while she said, "Oh, Bill, I got a nice surprise for you when you come home."

Silence for a minute, then "Very well, I'll tell you. I'm buying you a very nice set of books." "Yes." "Oh, American stories — I forgot; I'll see" — then turning to me, "Let's see, what is the name of that set?"

"Climax Collection of American Literature," I sighed.

Then into the phone she repeated the name.

I was eagerly watching her face and my heart sank as I saw a look of pained surprise come over it. "It's only five dollars a month, Bill, and I've —" then another pause — "No, I haven't yet," again a pause — "Why you know I wouldn't, Bill — what's that? Leave it to my own judgment? You always were a dear — but, of course, I won't go against your wishes."

She hung up the receiver and came over to me saying, "I'm sorry, but my husband doesn't wish me to buy them."

"Didn't I gather from your remarks that you could do as you wanted about them?"

"Why, yes, but I don't think I'll have them today — some other time perhaps." She stood by the table evidently waiting for me to go.

"But after I've gone to all this trouble," I argued — I was feeling desperate and made another appeal — "and after I convinced you of the value of this set! You're not going to turn me down are you just because your husband doesn't know all about them? You said you'd take them. You —"

"I intended to, but I don't desire them now — thank you."

"Oh, please, madam, just sign the contract blank. Have the books up and look at them and if your husband doesn't like them, I'll take them away again, but I can't go away without the order."

"You seem very anxious for this order. I don't quite understand why, for you told me at first that it was nothing to you whether you got the order or not, as you got a salary to introduce it."

"Well — I don't." I blurted. "I get a commission."

"So," she went on, "you get a commission, and you're anxious that I buy a set in order that you get your commission, and you think I'm responsible for that. If you'll let me know what your commission would be, I'll give it to you." Here her lip curled in contempt.

"I don't want your money," I almost shouted. "I don't want anything more to do with you," and I snatched my hat and rushed out of the house, my cheeks burning — I'd had enough for that day.

All I could think about next day was how to raise the money, and I suppose I missed some sales because I was so anxious to get money I lost sight of the selling side of the game. "It's all right to preach about fighting your own battles and playing square and such rot. It's easy to talk when you've money in your pocket," I thought to myself. "At any rate, I won't be here at the end of the month so old Swivel and Dennison can fight their battles without me," and I turned in two more crooked orders — one for a forty-nine dollar set and one for the eighty-nine dollar set.

Of course I hadn't any money to make a first payment, but I thought of a pretty slick scheme. At one house

where I had faked the order I told them I'd send the set of books out for them to look at, and then I put my hand in my pocket and said in a surprised tone, "Well, I'm blessed — I've left my money in my other clothes." The upshot was I borrowed \$2, which I promised to pay back the next day.

Then I turned in the \$2 on the \$40 set and told Swivel that the first payment on the other order would be made on delivery. I hit him up for the commission on one set — \$12.25 — and he gave it to me like a lamb.

I turned two bucks over to Dennison and told him that I'd give him two for the other set after he had said it was O. K. tomorrow.

"Two nothing!" he growled, "you've got to give me five for that order."

"Why?"

"Why? Because you get more out of it. If I'm going to be crooked, I'm going to get some money for it."

I went back to the woman I borrowed the two dollars from and paid her out of the commission I had received. When I had done that I had less than five altogether, four of which I had to turn in as a first payment on the eighty-nine-dollar set of books before I could draw my commission on that order.

The very minute I turned in those two orders to Swivel I wished I hadn't, for I saw it was going to be no easy job juggling things to keep my wires from getting crossed.

So knowing that a short circuit and a flare up was likely to happen at any time, I went around to the Metropole Employment Agency and told the young fellow there he'd better put my name back on his books again.



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"I thought you were the guy who was never coming near here again," he said with a smile.

"Well, you see how generous I am," I replied jolly along. "I'm going to give you another chance to make good."

"Awfully sweet of you, but can you if I do?"

"Can I what?"

"Make good. Where have you been working — or have you been?"

"With the Climax Publishing Company."

"Have you been in with that gang?"

"Yes, but they're too crooked for me."

"I see. You're the innocent Willy trying to get away from the wolves. Is that it? Well, did you have any success in selling the books?"

"Sure, I did fine."

"What do you mean? Do you mean that you did old Swivel fine? However, we'll see what we can do for you. Come around tomorrow morning."

Coming out I bumped into Rogers. When he saw me he said, "What were you doing there, Peter?"

"Looking for a job;" and the very minute I said it I could see that explanations were due from me, for I had told him as well as Riller how well I was doing.

He looked surprised. "I thought you were getting along fine selling books."

"Pretty well, but not well enough. Besides, I don't think they're very good people to work for."

"Say, Peter," and he took me kindly by the arm; "you're going to get in wrong if you don't watch out. Listen, old man, there's good in you, but you seem to be getting the wrong slant on things — you know, and ——"

After a brief pause I said, "And what?"

“Nothing — only, Peter, if you ever want any help — ah, I don’t mean money, because I know you’re making plenty of that — and I can be of any help to you, give me a chance of showing I’m a friend of yours — will you?”

He put it so nicely I couldn’t help but feel grateful to him.

Rogers made me feel like a cheap skate, all right, and a letter I got from Mother that same day didn’t make me feel like patting myself on the back. She wrote :

“My dear Boy — Your father has to visit one of his jobbers in Boston today or tomorrow and I’m going with him because I want a little change and I want to see how my dear boy is getting along.

“Your last letter saying how well you are doing in that publishing house has pleased your father very much.

“You know, my dear Peter, your father and I both love you, and we want you to be a real big American. We are both proud of you and you can imagine how much pleasure it was to us to hear of your success.

“Your Dad has forgiven you for your failure to satisfy Mr. Benton at Marsh & Felton’s, for, as he said, perhaps they didn’t give you a real opportunity.

“If your employers will give you a half holiday, meet us at the Hotel Tontine for lunch at 12. After lunch we will go to a place of amusement of some kind and then have dinner together. Then you can see us off on the 8 : 12 train for home.”

It was a black half hour for me after I had read Mother’s letter. She and Dad were feeling proud of me

because I was making good. How I wished I had the courage to tell them the truth, for while Dad was pretty hard on me, I felt sure he would have straightened me out.

It certainly was good to see Dad and Mother. I was a little bit afraid of Dad at first, but he was a brick. During dinner he asked, "Are you really continuing to make as much money as you said, Peter, or did you let your enthusiasm run away with your discretion?"

What a chance I had then to 'fess up; instead of which I replied, "Pretty nearly as well as that, Dad." Then I asked after my sisters.

When Dad paid the bill he remarked, "There's nothing wrong with your appetite. You need to make a lot of money if you eat like this every day."

I saw them off at the station and began to walk back to my room, determined to pull myself together.

While walking down Tremont street turning over new leaves in my own mind I was suddenly brought to earth by feeling a little arm slip through mine and a cheery voice say, "Well, grumpy, what's the matter with you?" It was Rosie.

"Why, Rosie, I was just thinking about you!" Then to myself I said, "Liar as usual."

"Yes — but you didn't think about me yesterday when you promised to take me out. If you weren't such a nice boy, Peter, I wouldn't speak to you again. You can take me out to supper now if you like to."

I could almost feel my vest buttons threatening to burst off if I attempted to eat, but what could I do but say, "Come along, Rosie, but I'm full up for I only just finished feeding at the Tontine."

That made her stare some and she said, "My, aren't

you the swell guy. How long have you been in high social circles?"

"Had my folks down," I said carelessly. I had always given her a strong line of hot air about my folks and she thought they were the big cheese down at home.

We went into Childs' and before I got home my fool bluff cost me over a dollar.

I began to wish I were dead, for none of the employment agencies got a job for me and I got so sick of trying to make people buy the Climax set that I felt like throwing them at Swivel instead of starting out to sell them mornings.

My stock of cash got down to three dollars and I went around to Jim Barry to give him two of that. I thought in my ignorance that he had acted pretty decently in letting me miss my last payment, but when I got to his office I knew differently. As soon as I stepped in, the girl said Mr. Barry wanted to see me, and she called out to him.

"What is it?" I heard him growl.

"Mr. Flint is here."

A minute afterward he came out of his office puffing furiously at a cigar. "Well, I suppose you've come to pay up in full?"

I was so surprised that for a minute I couldn't speak. Was this the jovial Jim Barry who said he wanted to help everybody?

"Mr. Barry, I'm much obliged to you for letting me off last week."

"Letting you off," he roared. "This girl nearly lost her job for doing that. It was only because she was so sure you would come across in full this week that I kept her on."

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The girl pulled out a pocket handkerchief and dabbed her eyes.

“Stop that sniveling,” and then with a thump on the table asked, “Where’s my money?”

“I’ve come to pay you two dollars — one for last week and one for this.” I took them out of my pocket and he snatched them.

“That’s all right for a starter; now I want the rest.”

“But that’s all I can possibly give you this week.”

I thought he was going to choke for a minute. His face went purple. Finally he roared, “All you can pay? Listen to me,” and he pointed a chubby forefinger at me; “unless I get all my money by 10 o’clock Monday morning I go to Farmdale and see your father. To think a common crook like you would try to rob an honest man like me! Well?”

I pleaded with him to give me a little time. I promised him double interest — anything if he would only give me a little time, but, no, unless I paid him by ten o’clock Monday he was done with me and would tell my father.

“If father should know about this, I’d kill myself!”

“Well, your death’s nothing in my life, and now get out of here!”

As I left his office the street was spinning round me. The more I tried to get out of trouble the deeper I got into it. I shoved my hands into my pockets and absent-mindedly began to play with a bit of paper I found there. I pulled it out to see what it was. I knew it couldn’t be my last dollar, for that was safely buttoned in the inside pocket of my vest. How precious a dollar is when it is the only one you’ve got!

The paper was a notice from the Benevolent Loan Association. I had stuck it in my pocket on account of

one sentence — “We make a specialty of taking up loans from professional usurers.” I had thought I might have need of their help some day and now perhaps here was my way out. I hurried around to their office just as a man was locking the door.

“Can I — I want — do you? —” I said breathlessly.

“No, I don’t after twelve o’clock on Saturday,” he replied, looking hard at me.

“What time on Monday could I see you?”

“Ten o’clock.”

“Couldn’t you possibly see me before that?”

He shut his eyes and said after a moment, “I don’t care to break my office hours.”

“It’s very urgent.”

“It may be to you,” he replied. “Still, if you’d like to try about nine I may be here,” and with that he walked away.

I didn’t let any grass grow under my feet Monday morning. I was there by half after eight. After some talk the “Benevolent Bunch” agreed to loan me the money at the rate of five per cent a month, but I had to give them a six months’ note with the indorsement of a friend. I didn’t know who to go to.

I went to Marsh & Felton’s and talked with Riller for a few minutes, and somehow I couldn’t get up courage enough to ask him to indorse a note. From him I went to Boynton, in the carpet department, and when I faced him I felt it just as impossible to ask help. They both knew Margaret, and I just couldn’t do it.

Then I thought of Rogers. Only last week he went out of his way to offer me help if I should need it. I had made up my mind I could ask him and that he would do it, but when I got to his department I found that he

was away for the day. As I had a letter from him in my pocket containing his home address, I went to his house, but, of course, he wasn't there.

I didn't know what to do. It was then ten-thirty. I had phoned Jim Barry and as a concession he gave me till eleven o'clock to pay him his money. I hadn't a soul I could ask except Rogers and he wasn't to be found.

Had I found him, I know he would have endorsed it. I turned Rogers' letter over in my hand nervously — what to do I didn't know. I thought mechanically what a crabbed hand he wrote — and then the thought occurred to me, "How easy it would be to put his name on the back of that note." I knew he would endorse it if I could ask him, so it wasn't the same as if I hadn't known he'd do it for me. . . .

The Benevolent Association gave me forty dollars on my fifty dollar note, on the back of which was — Philip Rogers' name. . . .

What they kept the \$10 for I didn't know and didn't care. I paid Jim Barry up and was saddled with a fifty dollar loan to be paid at the rate of two dollars and fifty cents a week. At any rate, I had a ten spot in my pocket for the week and, "I'd land a job with some money in it before the week was out," I assured myself.

The next day I went round to Marsh & Felton's to see Rogers. I wanted to tell him about forging his name on that note, but somehow I couldn't. When I met face to face and saw his big, kindly eyes gazing on me, how could I say to him, "Philip Rogers, I forged your name yesterday — that is how I repay your friendship."

"Well, Peter, I understand you wanted to see me badly yesterday. What can I do for you?"

Too late — by twenty-four hours! I thought to my-

self, but to him I said: "I want to get a new job and I I don't know how to go about it. Will you help me?"

"Sure! come around to the house some time and we'll talk it over."

As I turned to leave he called me back and said, "Why don't you call on this fellow?" and handed me a card with a name and address on it. "I think he would buy a set of books."

Did I go? You bet I did! The man's office was only a block away from the store. When I told him about the books he asked how much they were. I said they were forty-nine dollars, eighty-nine dollars, and one hundred and thirty-nine dollars.

"Which set would you advise me to buy?"

I wanted to say "one hundred and thirty-nine dollar set is best for you," for there was more commission in it, but I remembered that he was a friend of Rogers, and I knew that the forty-nine dollar set was quite good enough for all ordinary purposes, so I said:

"If you want them just for reading, I would advise the forty-nine dollar set. If, however, you want to pay for bindings the better sets have better bindings. That's the only difference."

"Thank you," he said; "I'll take your advice and buy the forty-nine dollar set," and he wrote out a check for the amount in full.

The order came so easily that I had a hunch Rogers arranged it so as to help me.

I turned in the check with the order to Swivel, and asked him for my commission. He said, "I'll see you tomorrow about that when the check has gone through to the bank."

"All right," I replied airily. I could afford to wait



twenty-four hours. In fact, I could wait till Saturday if necessary. It certainly made me feel better to think that I had twelve dollars and twenty-five cents coming to me which was really mine.

After I finished my round of employment agencies the next day I went back to the office to get my commission on the order I had turned in from Rogers' friend.

I asked Swivel if the check I got had gone through the bank.

"Yes, it's all right and I have applied the commission against your account."

"Awfully kind of you," I said a trifle sarcastically, "but I would sooner apply the dough to my pocket than to your account."

"I have applied your commission against these," and here he jerked over to me the fake orders I had turned in previously.

"What's that for?" I asked.

"For you; they're no good to me, and incidentally there's the cost of delivering and fetching back of the books to be charged against you. These orders are crooked and you know it. You've forged the names of the people. You are nothing but a forger — a cheap forger."

I couldn't help wincing at this, for while I didn't consider it forging on those orders, I know it was forging when I put Rogers' name on the back of that note.

I got mad and told him nobody could call me names like that and get away with it. His reply was to call in Dennison, the verifier. That man had Ananias skinned a mile for lying! He deliberately told us that, when he first verified the orders, he thought they

were O. K. "But," he added, "I heard Flint say one day that you were an easy guy to put it over, and you know, Mr. Swivel, you've been pretty decent to me and I wasn't going to let anybody say that and get away with it. I got suspicious of his orders, so I went to reverify them and found he had done you dirt and all his orders was crooked."

I wanted to tell Swivel the truth, but I couldn't do that without admitting that the orders were faked. I denied everything Dennison said, but Swivel believed him. The result of it was I told Swivel I was through — and he told me I was through, and Dennison threatened to knock my block off the next time he saw me for trying to queer his job.

He was welcome to for all I cared. So I quit the book peddling game with threats of arrest instead of a reference.

## CHAPTER VII

### A FRIEND INDEED

I KEPT up the weary round of employment agents until I began to believe I'd never get anything through them.

I told them I didn't care what kind of a job it was so long as it was work. The trouble was the more desperate I got, the more suspicious they seemed to be of me.

While scouting for work one day I met Rogers, who took me to lunch with him. "Well, old scout," he began jovially, "how are things going?"

"They've gone! My job is gone! I chucked it up."

"Well, aren't you the —. What was the reason? Did you leave for your good or theirs?"

Thank goodness, for once I almost told the truth: "I guess it was fifty-fifty."

"That's too bad, too bad. It makes it so much harder to get a job when you are out of one. Now do you really want me to help you, Peter, for if you do I will be tickled to do it, but a real pal never butts in unless he is wanted?"

I was doing some pretty tall thinking while Rogers said this. Here was a man — going out of his way to help me, and I'd forged his name to a note! Once or twice I started to tell him about it, but I just couldn't. I felt that I shouldn't let him do anything for me, but there was no one else whom I could ask, so I said, "Any-

thing you can do to get me started right, old man, I'll appreciate." Then I told him my whole story. I even told him about the crooked orders I had turned in to Swivel, but I didn't tell him about putting his name on the back of that note. I wasn't going to tell him that, for I intended to have it paid up, and destroy it. What a body don't know don't make his head ache. After I had finished my story I said defiantly, "There now, if you feel you want to have anything to do with a bum like me, go ahead."

Say, but Rogers was a big man. His reply was, "Listen, Peter, there's not a man or woman living that hasn't made a whole lot of mistakes, some more serious than yours — some more trivial — but all of us have a lot of mistakes to our record."

We were silent for a minute, then Rogers pulled out his watch and said, "Look at the time! We can't talk now, but come around to the house tonight and we'll talk over ways and means of getting you hooked up right."

I didn't need any urging, and while I was there Rogers gave me some straight talk. "The first thing to do, Peter," he said, "is to get it out of your head that a good job will just happen along.

"You've got a commodity to sell — your services — and you've got to go about selling them just the same as you would a pound of butter or a tack hammer. You told me the other day that you wanted to get selling experience, so what you have to sell is a selling service."

"Now, there's the retail store." (I shook my head at this, remembering my experience with Marsh & Felton.)

"Don't jump at the conclusion," continued Rogers, "that, because you fell down in one department store

you couldn't make good in another. You'll find it easier to get in a small store on account of — I mean it's easier to get a chance in a small store than a big one where there's a lot of red tape."

"I know what you mean," I said bitterly, "my record is too bad for a big store."

"Cheer up, old man, don't worry about the past. Just look at the future. That can be just what you make it."

We talked until eleven o'clock, and the talk certainly braced me up. When I went the round of the agencies next day they didn't treat me quite so much as a joke as they usually did, for I knew what I wanted and told 'em so. I got several names, but try as I would I couldn't hook up.

It was five o'clock by this time, so as I had nothing to do till I saw Rogers at eight o'clock, I dropped into a movie, and who did I find sitting in the seat next to me but Rosie?

"Say, kid, you're a sight for sore eyes," said she, surprised. "I've only just dropped in here."

"I know it," I lied; "that's why I came in."

Well, we had a chin wag until the people all "Shushed!" around us. We stayed till a quarter past seven. When we came out Rosie wanted me to go with her to a cabaret, but I promised to see Philip Rogers, so I got out of it by promising to go with her the next night. I felt pretty good, somehow, till I saw Philip Rogers. He surely brought me down to earth with a bump.

It was eight-thirty before I got to his house, because in the end I just had to take Rosie for a snack. I told Rogers so when he asked me why I was late.

"Do you see much of Rosie Lever?" he asked casually.

"No, not as much as I'd like to."

"Go steady, old man. How would you like her to meet your mother?"

"Are you insinuating anything about Rosie?" I asked rather hotly.

"Oh, don't be a fool! By the way, how is the ex-chequer?"

I shuddered at a reminder of my fast disappearing wad. Somehow for the last two days I had lost sight of the fact that I hadn't money coming to me on Saturday, and barely enough to get through till Saturday. Then I had my room rent to pay and two-fifty to pay on that note on which I had forged Rogers' name, so I replied rather disconsolately, "Pretty low — about four dollars altogether."

"What?" gasped Rogers.

Then I remembered I hadn't told him how absolutely dead broke I was.

"You've only got four left and no money in sight and yet you can afford to take a girl to the movies and out to supper? Say, Peter, are you crazy?"

I sure did feel small, for everything he said was true, but I stuck up for myself, saying a fellow must have some fun.

"In that case," he snapped, "I guess you'd better" — then he stopped. "Let's have another try. How did you get on today?"

When I got down to breakfast the next morning I found three letters waiting for me. I wondered for a minute whether I had a bunch of jobs offered me. The first letter I opened was from Philip Rogers. Good old Philip! This is what he said:

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“ Dear Peter — Hope you’ll have good luck today and land a job. I am writing this because I wanted you to start out full of pep.

“ I know how uncomfortable a fellow feels if he hasn’t a few dollars to spare, so I’m taking the liberty of slipping a ten-dollar bill in this just to help you out. You need not hesitate to take it. It’s just an investment on my part which you can return when you are good and ready. Good luck to you.”

The thought of this letter from the man I had double-crossed made me resolve more than ever to meet that \$50 note somehow, for I never could bear to let Philip know I had forged his name. There was a P. S. on his letter which said, “Why don’t you go and see Jack Field, secretary, Hardware Association?”

The next letter was from Mother, which said :

“ My dearest Pete — How is my dear boy? Well and happy I am sure, and still doing well in the publishing business.

“ Of course, I know you haven’t forgotten, but it’s your Dad’s birthday next Tuesday, and as you are doing well I am sure you will want to buy him a little remembrance.

“We thought of joining together and buying one of those easy chairs he has always wanted. We can get it for thirty-two dollars. I am willing to pay twenty, if you and the two girls will pay the other twelve among you, that is, if you will pay four of it. The girls thought you ought to pay more than they, as you are making so much money, but I didn’t think so.

“If you care to do this, send me the \$4 any time you like.”

Mother's P. S. (I wonder why women always have a P. S.) said, “Don't you think you could come down home for a few days? You must need a rest after all this long siege of hard work.”

My! I thought, but it would seem good to be able to go home and forget all my troubles of the past few months. Oh, if I were only back home again! I've made a mess of things so far. I ought to have thought how to keep out of trouble and then I wouldn't have to think how to get out of it.

The third letter was from the Benevolent Loan Association. I went creepy as soon as I saw the name on the letterhead. You can imagine my feelings when I read the following:

“Sir — We have reason to believe that the indorsement on the back of your note is irregular. Call at this office immediately.

“Respectfully yours,”

I didn't want to go. I didn't see how I could face them. Think of it, receiving this letter in the same mail as I received Philip Rogers' letter inclosing \$10 as a loan to me! If ever a man felt a low-down cur I certainly did that day.

Of course I had to go and face the music; when I got there I saw the same man I saw there before.

“You asked me to come and see you, sir?”

“Oh, yes,” he replied. “Who wrote that name on the back of that note?”

“Who do you suppose?” I parried.



"I should suppose you did by the look of it."

"Do you accuse me of forging?" I blustered. "If so, say so when there are witnesses around."

"Indeed, no; I wouldn't accuse you of that. If you will refer to my letter, I said the signature appeared irregular. It looked so shaky I thought, perhaps, your friend was in a train or walking down the street signing it."

It seemed to me that he was hedging a bit, so I thought I would try to bluff it out. "Let me tell you, sir, that my friend did sign that, and that's all there is to it. You can't make trouble for me as long as I keep making those payments. Now I see what kind of people you are."

"What kind of people are we, may I ask?"

"Never mind what kind you are, but don't try to make trouble for me, that's all."

"I'm very sorry to have bothered you, but you are quite sure your friend did sign that note?"

"If you don't believe me," I said hotly, "go and ask him."

"Thank you for the suggestion; that's what I wanted."

Oh, what a fool I was! Would I ever remember that I had two ears and one tongue, and use them in that proportion?

"What did you say your friend's address was?"

"Find out for yourself." I snapped.

"Let's see. Where did you say he worked?"

"None of your business."

"You don't seem very anxious for us to get in touch with him, do you? However, we have his address and we will get in touch with him right away."

"Listen," I said, now white with anger and anxiety, "don't you get to meddling with my affairs. As long as I pay you your dirty money be satisfied. If you don't like that signature, I'll get you another one, but just keep out of my affairs and don't bother my friends."

"If I didn't believe you implicitly I really would get suspicious at your anxiety that I should prove the correctness of that signature. However, we will let it stay at that."

Then I left. Just what he meant by "letting it stay at that" I don't know, but I was worried. In spite of my worry, however, I could not waste the day. I went to see Jack Field, secretary of the Hardware Association, about getting a job.

When I got to his office there were three or four other people there, but just the same he noticed me and said, "Take a seat, young man. I'll be at liberty in a few minutes." While waiting for my turn to come I had a good chance to observe him. He was middle-aged, clean-shaven, ruddy-faced and just a little too plump. Without any fuss he attended to one after another. Gee, but I'd like to be able to meet people as easy as he did. He never got flustered at all.

When my turn came I quickly told him my story.

"You've had a little experience in hardware then, haven't you?" he asked.

"Yes, Mr. Field."

"Do you think you would like to live in one of the suburbs around here? I happen to know of a kitchen furnishing store that needs an assistant."

"I don't mind where I go, so long as I can start work right away."

"That's the spirit. Are you busy just now?"

thinks well of you, I am prepared to give you a chance." Here he beamed on me. I don't know whether he expected me to say "Three cheers for the chance," but he evidently expected me to show I was pleased, so I said: "Thank you, sir. I'll be very glad to have it."

"Now you know, Flint, you'll get very valuable experience here," said he.

"Yes, indeed," chirped in Mrs. Minton. "Everybody says Mr. Minton is one of the best storekeepers for miles around. I believe there are many young men who would be glad to pay to work here — just for the experience."

"As I was saying," resumed Minton, "you'll have an unusual chance of learning the business thoroughly here. If you are a bright, willing, active young man, I'm prepared to personally instruct you all about this business. Now, as to salary." He pursed his lips while he thought on this weighty problem. "I'll start you at — twelve dollars a week, and if you show yourself worthy of my confidence and quickly learn to profit by my instruction, it is possible I will be able to give you a dollar a week raise in the reasonably early future."

"Twelve dollars a week with a dollar raise in the reasonably early future," thought I. Still, I had to have a job, so I thanked him and asked him when I could start work. He told me I could start next day and I'd better ask Mike to help me find a room. "Best get one near the store," he continued, as I'd be busy from eight-thirty in the morning till six at night and on Saturdays till ten.

Mike took me home with him. His mother, Mrs. Gough, was a widow with two sons, Mike and Bill. Her husband was a Scotchman, she was Irish and the

boys American, — “not Scotch-American or Irish-American,” said Mike, “but just plain Americans.”

Mike was about as cheeky a kid as I ever saw and yet I liked him somehow. I was to pay only two dollars and fifty cents for my room with a couple of dollars a week for breakfasts. It looked like getting by pretty slick with my twelve dollars.

## CHAPTER VIII

### THE FIRST LOVE AFFAIR

I MET Rogers on the street as I went back to town to pack after fixing up things with the Mintons and he invited me around to his house that evening to tell him my plans. As I wouldn't be in town much after I got settled in my new quarters, Rogers had asked Riller and Margaret in as a sort of celebration of my going.

We were having such a jolly time — the others were trying to teach me bridge whist — they were all so sure the new job was going to be just the place for me that I was really feeling that I was making a fresh start and with my twelve dollars a week I could easily pay the two dollars and fifty cents to the Benevolent people as my living would only cost me about seven.

Wallace Riller was telling us a funny story and we were all laughing to split our sides when the bell rang.

Rogers' landlady came to the room and said a man wanted to see him on business.

"Send him up," said Rogers over his shoulder, and a moment later we heard footsteps on the stairs. The door opened and in came the man from the Benevolent Loan Association.

I had the pack of cards in my hand and let the whole pack fall at the shock of seeing him.

Margaret said, "Clumsy, what's the matter?"

"Nothing," said I, stooping quickly to pick up the

cards, for I knew my face was white. To think that the beast should come where Margaret was!

Rogers gave a quick glance at me, then turned to the man and said, "Is it important?"

"Well, I guess it's pretty important to you if your name's" — here he took the note out of his pocket, turned it over and looked at the back, and added — "Philip Rogers."

There was silence for a minute, then Philip said, "Oh, yes, yes. Say, come into my bedroom if it is private."

"It ain't private so far as I'm concerned," said the man, looking hard at me.

I wanted to say something, but to save my life I couldn't speak a word.

"It's private so far as I'm concerned," said Philip. "Come with me."

"Say, don't you want your friend to come with you?" said the fellow, jerking his thumb toward me.

I rose mechanically and followed them.

I never wish my worst enemy more bitter thoughts than I was experiencing then. To think, after all Philip had done for me, I'd forged his name on a note.

Philip stood by his bed. I stood irresolutely by the door, while the man stood between us. He looked first at one and then the other.

Then turning to Rogers said, "I've a note here with your signature on it. We thought perhaps your young friend hadn't explained to you just what it was you signed and if by any chance our friend here forgot to tell you anything about it, why, I have a detective downstairs who will do his job all right." Rogers didn't speak and my heart was beating so fast I was about

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choked. He looked at me and then at the man as if trying to understand what the trouble was.

I was just on the point of saying, "For God's sake, end it! Tell him I am a forger, and have it done with," when to my amazement Philip said slowly, "Why, of course, that signature is genuine. I cannot understand why you should question it."

Then the man seemed to lose his head, for he said: "You know that signature is forged. Here, write your name on that paper and let's compare them. This young fellow is borrowing money all over the town. He has borrowed from at least two people under false pretenses and heaven knows how many others, and it's about time we cut him short." He thrust a bit of paper under Philip's nose. "Come on, write your name."

Philip suddenly straightened up and said, "Whom do you think you are talking to? I tell you that signature is genuine. Now get out of here."

Immediately the man changed his tone, and said: "Aw, come now; you don't want to take it as bad as that. You know we've got the goods on this young fellow." But Philip shut him up with a look and said to me:

"How much do you owe on that now?"

"I just can't remember."

"I can tell you," said the fellow, "he owes \$57.75."

"But the face of the note is only \$50 and there has been \$7.50 credited to it."

"Can't help that. When a man gives a note with an irregular signature, it's up to us to prove it's O. K., and he's got to pay the expenses."

"All right," said Philip, "I guess we'll pay that little note up right now and have it done with."

"Wait a minute," and he left the room returning in a few moments with a roll of money, which he counted out to the man.

The fellow thrust it into his pocket and was about to leave the room when Philip asked for the note.

"Oh, yes, the note. I'll write 'paid' across it," said the man suavely.

Philip shook his head. "That note," and held out his hand.

"But you'll see me write 'paid in full' across it," responded the man, as he proceeded to do so.

I never saw Philip so angry before. He caught the man by the wrist and said, "Give me that note, or I won't be responsible for your welfare."

The tone of his voice and the strength of his grip made the man realize that he meant business, and with some grumbling the note changed hands and Rogers and I were left alone.

"My God, Philip," I gasped, "you've saved me from ruin!" and I held out my hand to him, but he put his behind his back and said:

"I don't care to shake hands with a forger."

I looked at him blankly for a minute and he continued:

"Listen to me, Flint. I'm quite prepared to believe you did this under a great strain, but I'm sorry you hadn't manhood enough to tell me about it. I am going to hold your note until you've paid back every penny that you owe me — that is, \$57.75. I shall expect you to pay it back at \$2.50 a week. Please don't bring it to me. Send it to me by money order every week. I don't wish to see you again until you have won back your honor. Now, we must go down and join the others."



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"Philip," I stammered, "you won't — you see Margaret —"

"Oh, I won't tell them," he said impatiently. "Now try to act like a man while with Wallace and Miss Riller."

I managed to stick it for about fifteen minutes and then I got up and said, "You folks will really have to excuse me, as I feel under the weather," and I bade them good-by. Without waiting for any comments I left the room and the house.

I remember seeing a picture somewhere of a thief slinking away in the night. That's just how I felt.

I was up bright and early next morning and went to the store with Mike.

Everything went pretty smooth for a time at Mintons — I was some angel child those days. I didn't ever sass Mrs. Minton, for every time I started to let my tongue run away with me, I thought of that note. She came to the store one afternoon when things were quiet and found Mike and me busy doing nothing. She started in at once.

"Can't you boys find something to do?"

"I was just going to do something, madam," said Mike, and off he started to the other end of the store.

"Come back here, Mike; come back here at once." She looked at both of us and we looked like a pair of naughty children being scolded. "You ought to be ashamed of yourselves, after all Mr. Minton does for you, to idle away your time like this. I'll soon find something for you to do."

She went behind the counter and said, "Come here, you two — look at these nail bins."

There was a row of nail bins all along the floor, each containing a different kind and size of nails.

“Did you ever see such dirty bins in your life? Now, you two, start each at one end and take out every nail, riddle the dust out of them and then clean out the bin with a wet rag. Don’t you know these nails go rusty if they’re left dirty like that? Quick, get busy!”

Mike gave a half comical groan under his breath. Low as it was it was not low enough to escape Mrs. Minton’s sharp ears. “What did you say, Mike; come tell me. Were you being impudent?”

“I didn’t say anything, ma’am,” said Mike, “I just cleared my throat.”

She looked at him suspiciously. Then turned around and went to the cash register to see how much money had been taken in.

Mike immediately got busy cleaning out the nail bin. I looked around for a fork or something to get the nails out with. Not seeing anything, I called to Mike:

“What shall I get them out with, Mike?”

He didn’t answer. She did. “What shall you get them out with? Try your teeth or your toes. Don’t be stupid. What are your hands for?”

I gingerly began to pick some nails out with my hands. She watched me for a minute, then said impatiently: “They won’t bite. Grab a handful! If you do get some scratches it will do you good and will help to make a man of you.”

If any one had ever told me I’d take orders from a woman I’d have laughed at them, but Mrs. Minton was — well, I don’t know what, but when she told you to do anything you just did it, that’s all.

Saturday came round and old man Minton was bad-tempered because some carving sets he had ordered came in.

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Mike was busy packing up goods and taking brief trips delivering packages. I was as busy as I could be serving customers and wrapping bundles.

At ten o'clock we still had a few straggling customers coming. Old man Minton turned to me and said, "I think you can go now."

"Thank you, sir."

"Er—er—, I want you to leave these two or three bundles on your way."

Those "two or three bundles" had to be delivered half over Walton.

I was just leaving the store with them when I heard the old man calling me again.

I stopped for a minute. "Your wages!"

Great Scott! Think of forgetting your wages! I sure was tired!

After working for Minton about two weeks I received a letter from the Alabama Folding Bath Company, a concern I'd never heard of before. I didn't have time to read it until after the store closed, for Mrs. Minton's hawk-like eyes were on everything. It read:

"Dear Mr. Flint:

"We have had investigators for some time in Massachusetts looking over the field and finding for us young men suitable to hold the exclusive agency for our folding bath.

"One of our investigators has been watching you for some time and reports to us that you would make an admirable agent for us.

"A concern of our standing is naturally very careful who they have to represent them, especially as we trust them both with the goods and with the cash.

"In brief, this is our proposition: We will send you, without any cost to yourself, a sample of our folding bath (fully described in the enclosed folder), which is charged to you at twelve dollars and fifty cents, our quantity wholesale price. This bath will retail at sixteen dollars and fifty cents. You make four dollars on every one you sell.

"We do not ask you to pay for this bath until you have sold it. We trust you absolutely.

"We really put you in business for yourself and provide you with the capital and stock. All we ask you to provide is the time.

"We will give you business cards with your name neatly printed thereon, and also a supply of printed matter like the enclosed, which will also bear your name and address as our exclusive district agent.

"Any inquiries which come from our enormous advertising appropriation in your territory will be turned over for you to deal with. In other words, no one could buy an Alabama Folding Bath except through you.

"Now, this agency is valuable. If you want it, telegraph your acceptance. Don't let some one else get ahead of you.

"Several of our men make \$10,000 a year selling our baths.

"From what our investigator has said about you we believe you will prove a top-notch in this business.

"Send your telegram now. Opportunity is knocking at your door. This is a chance of a lifetime. Will you grasp it or forever regret a lost opportunity?"

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It certainly looked pretty good to me. I thought to myself if I could handle a business like that I'd soon be on easy street. I was awfully puzzled, however, about what territory I would have, because the letter was mailed to me at my old Boston address.

I decided to go cautiously, and as I was to see Rosie soon, I decided to talk it over with her. She was a pretty good scout, and I knew she had her head screwed on tight.

Her advice was not to throw up my job, but write them I would take their agency and work on it nights till I saw I was making good.

When I asked her if I ought not to telegraph instead of write, as they might appoint another agent, she laughed and said :

"Don't you worry about that. My kid brother worked with those kind of concerns before. They always throw the bull, but don't let them put it over on you, that's all."

Well, I followed Rosie's advice and wrote them as she suggested.

Just think! I'd only to sell three baths a week and make more money than I was getting in pulling my insides out for old Minton.

Funny thing how they spotted me out, it seemed to me.

I wanted to tell Riller and his sister Margaret about my bathtub agency, so I went around to their house one night after the store closed.

Wallace was out, but Margaret was home, and so I didn't worry much. Somehow, though, she didn't enthuse worth a cent over my agency.

"Don't you think, Peter, that you would do better to just stick to your one job?"

In her earnestness, she leaned forward and placed her hand on my arm. I realized then that I was more than fond of Margaret. I don't know why I made such a fool of myself, but I caught her hand and said "Margaret, I'd do anything for you. Just say the word and there's nothing you can ask me that I won't do."

She looked surprised and said, "I don't understand you, Peter."

"You don't? Well, Margaret — I know I ought not to tell you, but I must. I never saw anybody that I thought so much of as you. Do you think you could ever ——"

"Peter Flint, are you crazy?" she asked, rising suddenly. "Until you have made success in some one venture I could never care for you other than as a friend of Wallace's. I am sorry for you, Peter, and I pity you, but ——"

"Don't you pity me!" I said. "I don't want your pity or anybody else's; and, if you think you have acted right in encouraging me like you have and then to throw me down like this, I ——"

"I think, Peter, you had better go before you have said anything more that you will be sorry for."

I stood there trying to pull myself together to say something that would make her see what she was throwing away when she said quietly, "Please go at once, Peter."

"Good-by forever," I muttered and made for the door. When I got outside I headed for the river, but the night air cooled me off after a bit and I began to wonder if I hadn't acted like a five-cent movie actor.

I took the trolley back to Walton and by the time I got to Mrs. Gough's I was myself again, but how I

hated Margaret! I felt as though I wanted to do something to hurt her. If this is love, I thought, it isn't all it is cracked up to be.

I was still so mad at Margaret Riller for leading me on to make a fool of myself that I couldn't be decent to customers next day. Mrs. Minton noticed it and asked me what was the matter.

"Nothing," I growled.

"Nothing? Hm, you're acting like a lovesick calf. What's troubling you?"

"Well, nothing like that. Believe me, there's no——" and then I stopped and said, "Oh, I just feel off color — that's all."

"Well, if you feel off color you're not going to be fit to serve customers. Mr. Minton wants some one to go to Boston — and you'd better go."

So I was packed off to Boston to get two or three special things from the jobbers. I found myself going by Marsh & Felton's, when the thought popped into my head to drop in and see Billy Murray and find out if he was still there. I didn't know where to look for him, as I expected in all this time he would have had a promotion from the kitchen goods department. However, I thought I would go there first.

He was the first person I saw on entering the basement.

"Hello, little brighteyes," said Billy. "How are things in — let's see, what's the name of the hayseed town you're in now, Pete?"

"Walton," I answered. "And it's not such a hayseed town as all that. I didn't expect to see you down here. I thought you would be general manager by now."

"Fat chance for anybody like me being general

manager or general anything else in this joint," he grumbled. "You know what it is. Peter, unless you get a drag in with Old Man Benton you might just as well be dead. You remember the other two guys that were in this department when you were here? Well, both of them have been shoved up ahead of me, and I've been here longer. Oh, I tell you they're a fine bunch of skates here."

"Why do you stick it out?" I asked.

"Aw, well, you won't find me here much longer. I have something up my sleeve," he added mysteriously.

"What is it?"

"Wait and see. I've got my eyes open, and before long the right job will happen my way, and then good-by, little Willie, to Marsh & Felton's! Seen anything of Rosie lately?"

"Saw her last week."

"She's a pretty flighty skirt, isn't she?"

"Rosie's a pretty good scout, believe me. Say, I think I'll just run up and see her before I leave the store." So I left him and beat it for the glove department.

I couldn't understand why Billy was still stuck down in the basement. He had been there nearly three years and had never had a single raise.

When I got to the glove counter Rosie had just gone off for lunch, so I hustled downstairs and caught her as she was leaving the store.

We went to lunch together and I kept thinking how nice it would be to have Rosie always around to cheer me up, and the result was I proposed to her over the table at Childs'. I don't know why I did it but I went back to Walton an engaged man. We decided not to tell any-



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one for a little while, although I thought I'd write mother and tell her about it, but when I started I didn't know just how to put it so I let it go after all. I was sorry not to tell Margaret, for I wanted to make her feel bad.

Rosie called me up the next morning and wanted me to take her to the movies.

I met her in town at eight o'clock. "Say, Rosie," I began, "we'll have to cut out meeting much now. I've got to get busy and make some money. You know we ought to begin to save up all we can now."

"Ooh," said Rosie, "hark at the big man talking. What's worrying you, Pete, old dear?"

"Why nothing — except ——"

"Except nothing, kid," she chipped in; "all work and no play makes Jack a dull boy. We're in no hurry to get hitched up — are we? And what's the use of making ourselves miserable now on the chance of being happy later on? We don't live long and we're a long time dead. Get some fun out of every day — that's my motto."

Somehow I didn't quite agree with Rosie and yet I didn't know how to answer her, so we said no more about it, but went off to the movies. There was one dandy long film and then there was a Charlie Chaplin stunt and Rosie and I squabbled over that. I tried to show her that he was a dub, but she wouldn't have it. Funny, you can't reason with girls. We parted almost in a huff and when I got home I felt awfully mean about it, so I just sat down and wrote her a little letter telling her I was a beast and she mustn't mind what I said.

Gee whiz! I thought, if we begin to disagree on the first day we are engaged, what will it be when we are married?

The morning mail brought me this letter from the folding bath people :

“Dear Friend — On the same day we appointed you as our agent, and handed over to you a section of our most valuable territory, we also appointed an agent in Kikosh, Okla. This agent sold eleven bathtubs the first week, for which his commission amounted to \$44.

“James Bartlett, of Killakee, made \$117 last week : but, so far, we have not received a word from you. What are you doing ?

“It worries us when an agent who promises big things, as you do, disappoints. Probably you have a number of orders and are waiting to surprise us with a big bunch before sending them in ; but it is much better to send them in as you get them, so that you can make prompt delivery.

“I wonder if you have had requests for time payments on this bath. If so, we have some good news for you. You can take orders for payment of \$1 down and \$1 a week and still make your commission on each bathtub. All we ask you to do is to remit to us all the money you collect on these part payments every week until you have paid \$12.50 to us. The balance which you collect is yours.

“Now, dear friend, I hope you realize the splendid coöperation we are giving you and what big things others are doing.

“We expect more from you than most of our agents because of the splendid report made on you by our investigator. Surely, you want to live up to the reputation for big things which you have

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earned! I must warn you, however, that you cannot retain our agency for long unless you produce, and, as you know, we reserve the right to withdraw the agency. Of course, when we do this we insist upon the agent paying cash for the bath which he has bought and received."

Well, that letter kind of worried me, but I guessed their agency must be valuable, or else they wouldn't write a letter like that. I couldn't possibly start that night, for Rosie telephoned me that if I'd meet her in town at 8 o'clock she would forgive me for being a "naughty boy."

I hated to give up the time, but what could a fellow do? She was awful jolly when I met her. "Come on, kid," she said as soon as she caught sight of me. "I'm going to pay for the good time tonight."

"No, you don't. If I can't treat my own girl, it's a pity."

"Don't you worry, kid," says she; "I've got the dough," and with this she opened her pocketbook, and there was a regular wad of bills!

"What's happened? Your uncle died?"

"Nothing like that," she laughed. Then she narrowed her eyes, as she looked at me questioningly and said, "Just been getting a bit that Marsh & Felton owe me — that's all."

"Rosie!" I said, horrified. "If you pinched that money you're going to take it back!"

"Cut out the holy stuff! How long have you been teaching Sunday school? Say, Pete, old dear, I'm not in the kindergarten class. I'm not such a fool as to swipe the money, but I know a little man who's willing to buy nice, clean gloves."

I was so upset I could say nothing for a minute. "It's crooked, Rosie. You go and buy those gloves back and turn them back into stock, or else it's all off with you and me."

"So," said Rosie, swinging around, her black eyes flashing with anger, "you're one of the goody-goody guys, are you? Let me tell you, Pete, everything I get away with from Marsh & Felton's I deserve. If they give a girl like me eight dollars a week, how do they expect her to dress like a President's daughter? Pete, they're double-crossing me and I'm going to double-cross them if I can. It's only fair. Now, what have you got to say?"

"You're all wrong, Rosie."

"If I'm all wrong, you and me don't make a pair," and with that she turned on her heel and left me.

## CHAPTER IX

### JOBS THAT LEAD TO NOTHING

By the time I got home I was wondering if I hadn't better make up with Rosie so as to do what I could to help her. I was sorry for her and "after all," I thought to myself, "I'd hate to try to make a go of it on eight dollars a week." I certainly didn't feel like fooling with fussy customers the next day and because I felt out of sorts Mrs. Minton was crankier than ever. I nearly got into trouble over a boiler. A woman came in and of course picked out a boiler, the worst thing in the store to be delivered. Mike was busy on the back counter, rubbing rust off of some saws with emery paper; and when Mike got to cleaning anything — well, he sure didn't keep himself clean. He had his jacket off, his shirt sleeves rolled up beyond his elbows and his skinny arms were covered with grease and emery dust. Mrs. Minton, after taking a look at him, said, "You're too dirty to go, Mike; Flint, just take this boiler around to Baldwin's."

I wanted to say that I wasn't hired as an errand boy but as a clerk. I caught myself up in time, however, put on my hat and snatched the boiler.

"Careful, stupid," cried Mrs. Minton, "Don't you know how to carry a boiler?"

That irritated me and I told her I didn't come there to take the place of a truck.

"What's that? What's that? What did you say? Upon my word! Alfred!" (She called the old man, who was upstairs getting a carving set for a customer who was to come back for it later on.)

In a moment I heard his footsteps coming downstairs. "What is it?" he asked.

"Are you going to leave me here to be insulted by this young man?"

The old man looked tired. "What is it now?" he asked, and from his tone I knew it wasn't the first time Mrs. Minton had had a row with the help.

"Flint tells me you didn't hire him to work here, but just to be an ornament ——"

"I never ——"

"Be quiet. I suppose you hired him, Alfred, just as an ornament or to check up the cash. You make him take this wash boiler to Mrs. Baldwin's at once."

"All right, I'll take it. Nothing to make a fuss about."

I didn't wait for the old man to say anything, but I picked up the boiler and beat it. As soon as I got outside I was sorry that I hadn't delivered the old boiler without saying anything about it. The more I thought of it the more anxious I was to get back to the store to see what had happened.

"What will I do," thought I, "if the old man fires me?" I still owed Rogers a lot of money; besides, I hadn't forgotten the five I had borrowed from the Climax salesman, and if I lost this job it was going to be mighty hard to get another. Three failures in succession! That would make one swell record to get a job by — I don't think! I should be engaged to be married — nit. I ought to be in the bughouse.

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Believe me, I got back to the store on a run, and what was my surprise to find the old lady crying. As soon as she saw me she said, "Ah, Flint, Flint, I wonder you aren't ashamed of yourself, speaking like you did to an old lady and after all I've done for you ——"

"After all you've ——" then I stopped. I'd said enough for one day.

"Arr-rr," said the old man. He'd growled at me like that a hundred times since I'd been there — yet every time I heard it I jumped out of my skin. "So, young man, you've come back, have you? Don't you take your coat off."

"Here's where I get the mitten," I thought.

"You either apologize to Mrs. Minton for your impudence or you are dismissed."

My, what a relief that was! Apologizing to Mrs. Minton was one of the easiest things I ever had to do. But it was a narrow escape.

I decided I'd better settle down to the folding bath business, so I started out determined not to stop until every family in Walton had bought one.

I started in Silver street — a good middle-class district. In the first house I called at I never had even a ghost of a show. When I rang the bell a woman came to the door, and before I'd opened my mouth she said, "Nothing today, thank you."

"You don't know yet what I've got."

"No, not interested," she said, shaking her head. She would only open the door the tiniest crack. I determined not to give up too easily, so, following one of the instructions sent by the Company, I said, "Madam, think of the inconvenience of missing your morning tub while spending your vacation in the mountains."

"What?" gasped the woman, and then bang went the door.

I told Mike about it. It never struck me as funny till then. Mrs. Gough, who was there, laughed and laughed till she cried.

"Did you really say that?" she asked.

"Yes; what's wrong with it?"

"It's a good remark," said she, wiping the tears from her eyes, "but hardly the one to open conversation with a woman."

The next person I called on was a Doctor Morrison. My instruction book advised me to always look for the names of people. It said, "Look for names of people on whom you are calling on the door, post or window and in your introduction speak to your prospect by name."

Well, I rang the bell and a thin, wiry man about forty-five, with a close-cropped beard and mustache — one of the kindest, jolliest faces I ever saw — came to the door.

"Doctor in?"

He nodded his head and said "Yes."

The Company said always to get inside the house if possible, so I said, "Can I come in?"

"You can and you may," said the doctor, his eyes twinkling at some little joke which I couldn't see; but, anyway, I went in.

"What can I do for you?" he said, when we had sat down in his office.

He took me for a patient!

"Doctor," I said, "I've — I've —" I gulped.

"Yes, you may speak out quite frankly. What's troubling you?"

"A folding bath," I gulped again.



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"What!" he said, surprised. "Let me feel your pulse."

"It isn't me — it's the bath — I'm all right, it's the —"

He pushed his chair away and looked a little bit scared. "The bath? the bath? — oh, I guess you're the plumber, but this is the wrong house. There are other Morrisons up the road. I guess they're the people you want."

I was getting desperate. "No, it's you I want. I've got a folding bath for you and I, and —" (I almost said, "Doctor, think of the inconvenience of missing your morning tub while in the mountains," but, remembering what happened when I sprung it before, I stopped in time and said), "Doctor, I'm selling the Falabama Bolding Bath — I mean the Ala——"

"Wait a minute, my young friend," said the doctor, his face breaking into a good-natured grin, "if you can't say it, spell it. Now, what is it?"

"I'm selling the Alabama Folding Bath."

"I congratulate you," he smiled.

"On what? On selling the bath?"

"No, I shouldn't think any one would want a thing like that," he said kindly. "You haven't had much experience in selling things from house to house, have you?"

"No, sir."

"I thought not. I have a lot of people calling here to sell me things, and I think that you are ——"

"The biggest dub of the lot?" I broke in.

"No, let me say the least experienced. Couldn't you find something better than a folding bath to sell? What made you choose that?"

"I didn't; it chose me."

"Well," he stood up, "I wish you good luck with it, anyhow." And then I left.

I had the habit of reading the help wanted ads in the papers — you never know but you might run against a soft snap. I followed my usual plan that evening. There was one ad for a traveling salesman, but he had to have accounting knowledge, so that was no use. Another advertised for an assistant for a traveling salesman working South America with a view of taking over the territory in the near future. That listened good. I thought that a swell job for somebody, and then I noticed that it said "must have knowledge of Spanish." All these good jobs seemed to want something special in the way of training. Just as I was throwing the paper down I saw an ad which said :

"A national newspaper has an opening for two bright young men in the circulation department. Apply to Mr. Perry, Room 666, Dixon's Hotel, any time Saturday or Sunday."

I cut that out in case by any chance I should be able to call on him while in Boston.

It was lucky I did for — luck was against me as usual.

"Why? Why? Why am I always the one to get it in the neck?" I thought to myself, "Billy Murray was no better than I, but he still kept his job. The other men at the Climax Co. put it across old Swivel every chance they got but they seemed to get away with it. Mike didn't know half as much as I did and he dodged work as he would a cannon ball, and yet old Minton and his wife pitched into me instead of Mike every time."

I was beginning to think everything was going on all right again and the boiler soon forgotten when who

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should come into the store the very next morning but Dr. Morrison.

As soon as he saw me he recognized me and said, "Well, how's the folding bathtub business coming on, young man?"

"All right, sir," I said hastily. "What can I show you?"

"I want one of those screwdriver contraptions which hold all kinds of tools."

I didn't know just what he meant, and he was just about to describe it to me when he caught sight of Mr. Minton and said to him: "Hello, neighbor, you remember that set of tools thing I bought from you some time ago? I want to send one to my wife's brother in Iowa. What is it you call it?"

"You mean one of those 74x tool sets, Doctor, don't you? Get one from the box upstairs, Flint," the old man said to me.

As I came back I heard the doctor telling Minton about my trying to sell him a folding bath. He was laughing heartily. Old Man Minton was laughing, but not with his eyes. Well, the doctor left soon after and the business of the day proceeded.

I had almost forgotten about it, when around 10 o'clock Minton called me and said: "Here's your money, Flint. I shan't want you after next Saturday."

"Why not?"

"Well, I don't like to pay competitors to work for me."

"I don't know what you mean, Mr. Minton. I don't work for anybody else. I'm here on the job all the time. I do anything you ask me."

"I hear you've been selling or trying to sell folding bathtubs."

"What if I have?" I said, getting mad. "I sold them in my own time. I never mentioned them to anybody until I was through for the day with you."

"Exactly," said the old man, dryly, "but of course we happen to sell bathtubs. Kitchen furnishing stores usually do, and every folding bathtub you sell means one less bathtub we sell. I've not been at all pleased with your work while you've been here. You're too slipshod and careless; also you think too much of yourself.

"I've borne with your impudence and carelessness in the hope that you would improve; but when I find you trying to sell in competition to me in your spare time it is more than I can endure.

"I shall expect you to work here next week as usual, but if you get an opportunity to secure a position during the week I'll allow you to have time enough off to attend to the matter. I don't want to stop you getting another position, but I must ask you not to give my name as reference —"

"But if they ask me where I worked last?" (I knew well enough what they would ask from bitter experience.) "If I say I worked here, but you won't give me a reference, I won't get a job."

"Well, I'll do the best I can, but I warn you I'll tell them you are thoughtless, rather lazy and impudent, but that I believe you're absolutely honest. I hope you'll be successful, Flint, and I certainly wish you well, but I fear me you'll never progress until you take your business career more seriously."

When I went to see Rosie on Sunday instead of getting any encouragement from her I found that she had been fired too.

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She sobbed and sobbed as she told me what had happened.

It seemed that the manager of the glove department at Marsh & Felton's had become suspicious of thieving and they had set a trap to see if they could catch the thief.

"I was not the only one swiping their old gloves," said Rosie, "but, of course, it was just my luck to be grabbed. I thought they were going to send me to the pen, and, gee, Pete, I'd have killed myself if they'd done that. I had to go and see old Benton, and expected to get a bawling out from him. Instead he asked me what made me do it. Do you know, Pete, old Benton isn't a bad sort of a guy, for I told him just why I did do it, the same as I told you. I told him that a girl with any life in her couldn't get much fun on eight bucks a week, and he just nodded his head while I talked, and when I got through he said:

"We shall have to dismiss you as an example. I hope, my girl, you will be more careful in the future."

"Just as I was leaving he called me back and slipped an envelope in my hand and said, 'Open that when you are outside. Try to go straight, now, and remember that nothing justifies your doing wrong.'"

"What was in the envelope, Rosie?" I asked, as I remembered how he had slipped me some money when I left, and I wondered if he had treated her in the same way. He had. He had given her a ten-dollar bill. Somehow I was getting to think that Benton's job wasn't such a cinch after all.

Rosie thought we ought to get married right away and then we could go off somewhere together. I told her I couldn't think of it. "No, Rosie," I said, "you



“IN HER EXCITEMENT SHE STOOD UP”



and I've got to get straightened out first." I told her I'd been fired.

She looked at me for a minute in silence, then burst out laughing until I thought she must be hysterical. We were sitting in the Common all this while, and she laughed so loud that a couple of fellows passing looked very curiously at her.

"Pull yourself together, Rosie; you're making a scene," I said sharply.

She stopped laughing as quickly as she started, looked at me and said: "We're just a couple of dead-beats, that's all — just a couple of dead-beats. People have just made up their minds that we are no good and nothing we do will change their opinion. We just make one little slip and then it's good night to our chances."

In her excitement she stood up and threw back her head defiantly as she said: "But I'll not stand it — I'll not stand it. If everybody is going to think I'm a crook, then I'm going to be one. If I've got to suffer for it I'll get some fun out of it. Come on, Pete, let's you and me put our wits together and we'll make this little old world give up a good living without working for it."

I was getting about sick of being kicked around and was on the point of saying, "It's a go, Rosie, we'll make these old 'it's-for-your-own-good' fogies sit up," but I pulled myself up and said instead:

"Nothing doing, Rosie! You and I are not the first two folks that have made a bad break and got straightened out again. I am going to try to get right away from Boston where people don't know me. Why don't you do the same?"

"It's all right for you," she said bitterly. "You're



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a man, but it's pretty hard for a girl to go to a strange town and make a fresh start."

I told her I'd help her, and then left her to think things out by myself.

I took advantage of Minton's offer of time off to look up another berth the next morning and started for the Dixon Hotel and Mr. Perry.

It seemed as if about every fellow in town was there when I arrived. That ad had certainly fetched them out, and what a lot of bums the bulk of them were. There was one bunch of real down-and-outers telling smutty stories and smoking cigarettes, who had evidently had an interview with Mr. Perry and had been turned down, for they were telling everybody that came in that it was a phoney job that was being offered. Some of the other fellows got discouraged and went away. I hung on, however. When a fellow must have a job within a week or starve, it's astonishing how he will hustle. Besides, I was going to keep up my payments to Philip Rogers somehow.

Finally my turn came to be interviewed. Mr. Perry was a very tall, very thin, clean-shaven man with a big nose and eyes that went through you like gimlets. He was dressed like a Fifth Avenue masher, but somehow you felt that he was a man.

There were two fellows in the room ahead of me. Both of them looked like bums. He glanced at the first one and said, "Can't use you."

"How d'you know?" growled the fellow.

"You're a bum, that's why — now get out."

The man's face went red with anger, and he hesitated for a moment, walked to the door, then sneered. "You're a hell of a fellow, you are." Then he left the room. He

didn't feaze Perry at all, for he immediately glanced up at the next man and said, "What's your name?"

"Jones. What's your offer?" was the reply.

"Nothing yet. What can you do?"

"Is it a house-to-house job?" asked Jones.

"Yes," Perry conceded, "are you working now?"

"How much do you pay?" asked Jones again.

Slowly Perry looked over the man from head to foot.

"Guess you and I are wasting time. I can't use you. Next."

Compared with the bulk of the fellows I saw there, I was pretty decently dressed. As soon as he saw me he said, "What's your name, young man?"

"Flint, sir."

"Ever done any house-to-house work?"

"A little."

"Who for?"

"Climax Publishing Company."

A half smile flashed over his face and he asked, "Leave them in a row?"

"Yes."

"What are you doing now?"

Well, he asked questions in this fashion which very quickly told him everything I had done.

"I suppose you've a bunch of gilt-edged references in your pocket?"

Somehow I liked Perry, so I said, "No, sir, I haven't a darned one. In fact, I haven't made a howling success of anything I've tackled yet."

"Well, you're frank enough," he laughed. "Do you know New York?"

"I've been there two or three times with Dad, that's all."

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He was silent for a minute, then said, "Come back in an hour. Next."

When I went back at the end of the hour there were three pretty decent-looking fellows in the room, but Perry wasn't there.

One of them, named Fellows, was about five years older than I. He had been a bookkeeper, but the doctor told him he had to work outside. Another, named Green, was about my age. He seemed to have been everywhere. He had sold books and typewriters and magazines and all kinds of things from house to house.

Then there was Graham, a man about thirty-five — I didn't know what he had done, but he had the most wonderful voice I ever heard, and his English — I wished I could speak like he did.

In a few minutes Perry entered the room and he told us what the proposition was.

"I am a circulation promoter," he said. "I go to the various newspaper offices, taking my own salesmen, and build up circulation for them. I arrange with the newspapers to give certain magazines as premiums on a year's subscription. We're usually in a town from one month to a year. Now, I've just signed a contract with a New York paper. I'm going to work twenty men there."

Green broke in here to ask: "Mr. Perry, your ad called for two men. Are you just going to choose two of us, or what?"

"What' I should think," said Perry. "I guess I can use all you fellows — that is, if you really want a job.

"Now this is the proposition: I pay your traveling expenses to whatever town you work. I give you \$15 a week salary, out of which you pay your expenses, and

I give bonuses for special work which will make it possible for you to earn \$18. I send five of you out together under a crew manager so that you don't have to worry what streets you have to work. The crew manager looks after that. Now, if any of you fellows want that job, be at South Station next Sunday at 10 o'clock outside the gates of the New York train track. I'll be there waiting for you. Bring your bags along with you. Well, boys, what do you say?"

I was the first to say, "I'll take it."

Then the other three also accepted.

"All right, boys," said Perry, rising. "I'll see you all next Sunday — good-by," and he strolled out of the room.

We were a bit surprised at the abruptness with which the whole thing had happened.

"Why! he hasn't even got my name and address," said Fellows, and then I remembered he hadn't mine either.

"What's he want your address for?" said Green. "When you go to New York your address here is no good to you, and if you don't turn up at the station, he don't want you at all. Don't you worry, I know this game all right. That guy knows what he is about."

I saw Rosie that evening. She had written to two or three department stores to see if she could get a job. I had suggested it and at first she shrugged her shoulders and said it wouldn't be worth while, but to please me she did it. Poor kid, she saw she was wrong in her ideas, for she said to me when we parted:

"You're all right, Pete. I've been thinking things over. Oh, boy! If you hadn't pulled me up the other night I believe I'd have gone plumb to the dogs. I just

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felt I hadn't a friend in the world. You'll stick to me, Pete, won't you? I sure do need a pal now."

I never liked Rosie so much as I did then.

When I got back to the store in the morning old man Minton asked me if I had found anything and I told him about Perry. He didn't enthuse worth a cent, so I could not help saying to him, "My new boss is going to pay me \$5 more a week than you pay and I don't have to work Saturday afternoons."

"H'm," said he, "so what you're after is money — not work — is that it? What does this new job lead to?"

"Isn't there any chance of getting ahead in selling newspaper subscriptions?"

"I don't know, but you haven't taken that job on account of the future there is in it. You've merely taken it because there is a little more money in it than there would be in a store."

"I took that job because you fired me —" and then I stopped for I seemed to realize that the old man was trying to help me in some way. He was not such a bad old codger, so I added, "I almost think that it was a good thing for me that you did fire me. I'll be a little more careful in the future not to mix my job."

"I'm glad to hear you say that, Flint. By the way, what have you done with the folding bathtub business?"

"Oh, I expressed them the old tub back and told them I didn't want the agency."

"I'm glad you did that. You're acting much wiser now than you did a week ago." He left me abruptly and in a few minutes returned again. "Flint, how would you like to have another chance here with me?"

My! how good that sounded.

"Think it over for a few minutes." He had hardly finished speaking when to my surprise in came Rosie, her eyes dancing with delight. She came to me and said in an undertone:

"Say, Pete, old dear, for once luck's my way. I've hooked a job in a big department store in Newark, N. J. We'll be able to go down together. Some luck, huh? I must beat it now. Old sour face is looking — see you tonight," and out she flew again.

Of course, I couldn't possibly accept Minton's offer after that, although if it hadn't been Rosie was going to Newark and expected me to be near her I would have stuck tight. I'd made up my mind that it didn't pay to drift around too much.

"Who's that young lady?" growled Minton.

"A friend of mine — she just wanted —"

"I'm not interested in what your young lady friends want you for, Flint. Well — what do you think of my offer?"

"I'm sorry, sir, but I —"

"Ar-rr-rr," he snarled, "you talk more sensibly than you act," and he stamped away in a huff.

I packed up that night ready for my start to New York in the morning. I hated to leave my little room. It was beginning to seem like home. I liked Mike, and his mother had been mighty good to me, and it made me feel pretty blue to be starting out all over again in a strange place.

We reached New York soon after noon the next day and I was lucky in finding lodgings. I got a fine big room on Thirteenth Street, in a boarding house run by a Mrs. Jackson, a southern woman. I paid eight dollars a week for my room and breakfasts. It seemed a lot of

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money, but I decided that living in New York must be more expensive than anywhere else.

I had a dandy breakfast but, my, it was served in a hurry. The dining room had one long table down the center. You were not given any particular place but took any seat that was vacant. There was a little rack, inside the door, holding the napkins and as you passed the rack you took one and as you left the room again you put it back in the pigeon-hole.

We didn't waste much time getting to work the first morning. As soon as I arrived at the office of the *Moon* I was sent through to the circulation department, and there was Mr. Perry sitting at a shabby old desk in a little room crowded with fellows. He knew every one by name and called them his boys.

"Well, Jim," said Perry, briskly, "beat it with your lot."

A tall, slouchy fellow, followed by five others, left the room.

Another lot was shipped off, leaving only six of us in the room. A little fellow with a thin black mustache and a sneer on his face came forward. Perry called him Bill, and introduced him to us as Siddons, saying as he did so, "Siddons is your crew manager. He'll look out for you. Now remember the proposition. One year's subscription to the *Moon*, a year to *Cupboard Comfort Monthly*, which sells at ten cents a month, and a year to *The Four Points*, also a ten-cent monthly, and the whole lot for \$3.50, just the price of the *Moon* itself. Fifty cents down and fifty cents a month are the terms."

"Now, Bill, just put them over the fences once or twice before you get on the job."

"Where shall I start workin'?"

"Let's see; better start them at Hoboken." So Siddons took us all over to Hoboken, and there we started a house-to-house canvass in one of the poorer sections. Graham and I were assigned to a street and each had to work one side of it. There were about thirty-five houses on my side and the same number on Graham's.

I couldn't get a smell of an order. It wasn't my fault, either. They just wouldn't give me a chance. For instance, the second house I went to I rang the bell. Then I heard some footsteps tiptoe up to the door. After some whispering in the hall, the door opened a crack and an Italian woman said: "No speak English."

I thought she might be bluffing, so said: "Do you receive your copy of the *Moon* regularly?" She smiled and said: "Na, na, nuttin'. No speak English." "I can speak French a bit. Can you talk French?" But she only smiled in a most good-natured way and reiterated, "No speak English." Well, I stood looking at her and she stood looking at me. Shucks, thought I; this is no good; so I said, "Sorry to bother you. Good-day." "Ah?" "I said good-day," I repeated. She shook her head and said, "No speak —" I beat it then.

Two houses down three men came to the door. They were Italians, too, but they could speak English, for when I asked them if they read the *Moon*, one said, "Yes, yes, you give it to me."

"Do you have it delivered regularly?"

"No, I buy," he said.

"Here, sign this," I said in desperation, "and we will have it sent regularly to your house with *Cupboard Comfort Monthly* and the *Four Points*."

"Sure, I sign anything," replied the man, writing his name, Pedro Gugliamio.



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"Now, I'll give you a receipt for fifty cents —"

"No, you give me the paper," broke in the man. "I read her."

Well, at the next house were some real Americans. My! it seemed like coming home — but I didn't do any business, for as soon as I mentioned the *Moon* the woman said, "I wouldn't have that dirty sheet in my house," and she slammed the door in my face.

When the day's work was over we hung around the office chinning over some of the happenings. Graham had done a good business. He had sixteen orders.

"How did you manage it?" I asked him.

"Well, I happen to speak several languages, and consequently, being able to converse with people in tongues with which they are most familiar, my opportunities for securing business were much better."

"Where did you learn all that?"

"Isn't your shoelace coming down?" was his only response.

I looked at my shoes. "Why no!" and somehow I didn't quite like to ask him a second time.

We all turned in our expense slips to our crew managers, who paid us. Some of those salesmen would scrap for ten minutes over a penny. Every salesman seemed to try to stick the crew manager and the crew manager wanted to stick Perry.

Graham boarded at the same house where I did and as we were leaving the office he took my arm and said, "Suppose we walk to our boarding house together."

"Glad to," I replied.

I left Graham at the house and hustled over to Newark to see Rosie. She was getting along fine in her new place and we had a jolly evening together.

I had a chance next day to try Graham's idea of talking to people in their own language, but I didn't have Graham's success. I had studied French in High School and thought I was pretty good at it, so when I called at a Frenchman's house and he came to the door, and his first remark was, "Pardon, sir; you weesh to speak to me?" I answered, "Oui, Monsieur."

"Parlez-vous Français?" he asked eagerly, his face lighting up.

"En peu," I replied.

He then said something in French, but so quickly I didn't catch it.

"Excusez moi," I began, "doez vous read la *Moon*?"

"Comment?" he said, looking puzzled.

I knew I hadn't got that right, so I tried again. "Je desirez vous subscribe e le livre la *Moon*?"

"Book? Book? You sell books?"

"Non, non, Monsieur — the news papier," said I hurriedly. "Ecrivez votre nom sur le contract blank."

The man looked at me for a minute, then burst out laughing. "Perhaps my English may be a little more intelligible to you than your French is to me."

He gave me an order and a cigarette after I had explained the proposition, and bade me good-day, and as I went down the steps he called after me, "Allow me to compliment you on your Parisian accent!"

One of the crew managers and his gang were fired the first week. They hadn't been doing very well, it seemed, so Perry had sent a fellow to see what they did, and it turned out they would work for about three hours in the morning and then they would go boozing for the rest of the day — and the lies they told the people! It was quite common for them to say that the whole year's

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subscription was only fifty cents and that was the only payment the people had to make.

Graham and I saw the gang standing at the corner, the day they were fired, holding an indignation meeting.

It seems they tried to get some of the other fellows to threaten to leave if they were fired. One fellow belonging to another crew told Perry he would leave if he fired the others.

Quick as a flash Perry said, "I won't wait for you to leave. You're fired. I'm through with you. Do you get that?" He put his hand in his pocket and pulled out some bills and paid the man off. And, say! the fellow was surprised. He changed his tone in a minute.

"Aw, don't take it like that, Mr. Perry; I was only joking."

Perry snapped the end off his cigar and said: "Joking, were you? Well, I'm not. I mean every word I said of it. Now beat it."

Not many days later Perry called me into his office and said:

"You needn't bother to leave with Siddons this morning. I am going to fire you when we are through our campaign here."

My heart sank. "Why? What have I done wrong?"

Then he laughed. "Not a thing, young man. But, just the same, I am going to fire you unless you get another job in the meantime. I don't think it is fair to have you ducking around the country when you can do something bigger. By the bye, did you see this 'ad' in the *Moon*?"

He passed over a clipping which said:

"A young man of good appearance and education can secure with an important business house an opening

the future of which is limited only by his ability. Only hard workers with plenty of stick-to-it-iveness need apply. Room 77, Magnitude Building."

I turned the "ad" over in my fingers and asked, "Do you think it is any good?"

"I don't know," said Perry, "but I can tell you how to find out."

"How?"

"Put on your hat and beat it down to the Magnitude Building. Go and see what they have to say and then join your crew. I will give you the couple of hours off necessary to do it."

That was pretty white of old Perry.

## CHAPTER X

### SELLING INSURANCE

I FOUND the Magnitude Building was downtown near Brooklyn Bridge, a huge affair built by the Magnitude Insurance Company, which has its principal offices there. The rest of the offices were rented mostly by lawyers. Room 77 was on the seventh floor, and when I got off the elevator I didn't have to ask which it was, for quite a few other fellows got out too, looking for room 77. Some of them were the old type of bums who answered Perry's "ad" in Boston and some looked like the Smart Aleck book agents who worked for Swivel.

"Hm," I said to myself, "I'll bet this is another book agency stunt." But it wasn't. As soon as I entered the room a young girl asked me to fill out a blank, and then told me to sit down in line with some other fellows. I realized, as soon as I had filled out the blank, that it was an insurance business. My first thought was to leave there and then, because I didn't want to sell insurance. But I remembered that Perry had told me to see it through anyhow, and, out of fairness to him, I decided to wait. In a little while my turn came.

A young fellow got my blank from the girl and then beckoned to me. "Is your name 'Flint'?"

"Yes."

"What are you doing now?"

I told him.

"Been fired?"

"No."

"Why do you want to leave?"

"Mr. Perry, the fellow I am working with, is leaving New York in two weeks and I want to stay here for family reasons."

"All right, come along with me."

I passed through a little swinging gate and then through a door on which was marked:

"SAM GOLDMAN, AGENTS' MANAGER"

Inside, at a flat-topped mahogany desk, on which was a large sheet of glass, sat an undersized dark complexioned man with a close-cropped beard and mustache. He was so fat that the first impression I got was that his middle name must be "Lazy."

When I noticed his two bright, gimlet-like eyes I realized that he was a fellow who probably did not take much physical exercise but who had a mind that evidently hit all six cylinders and that he fed it plenty of gas.

He was a shrewd one all right. As soon as I entered his office, he grabbed my blank from the young man, read it through and then said aloud, "Flint — working with Perry! Perry is a good fellow. Want to stay in New York for family reasons. Hm, family reasons! Where does your girl live?"

"Newark. Who said it was a girl?"

"You. You said here your home is Farmdale. Never mind, if she is the right kind of a girl she will help you. Is she the right kind of a girl?"

"What do you expect me to say?" I came back.

He laughed, then went on, "Have you any other job in view?"

"No, sir. You ask every fellow whether he is working now. Does it make any difference?"

"Sure does. I wouldn't take a fellow from a good job to sell life insurance."

"What is the matter with it?"

"Nothing at all. The matter is with the fellows. Men big enough to make successful life insurance agents are not found in every pair of pants. If a man has a good job, I wouldn't allow him to give it up to sell insurance for us. If, however, he is out of a job and has plenty of sand in his system, I would give him a chance. Got any sand in your system?"

I just couldn't help saying, "I can grit my teeth when I have to stick to a thing."

He, somehow, did not seem to appreciate the joke, for he said, "They never taught you at school the difference between humor and cheekiness, did they?"

Well, he dug into the whole of my past history and then told me that life insurance was purely a commission game.

"No salary at all?" I asked.

"Um — um." He shook his head. "It is better for you to work on commission than on salary. Working on commission you get all you make."

"Maybe," I said, "but while I am 'making,' the landlady will be wanting me to hand out each week, and it is going to take a good deal of time to get into the swing of it. I want a job pretty bad, but I want a job that is going to guarantee my board."

He leaned forward and said, "I think you can sell goods if you want to. Suppose I were to personally loan you enough money each week to meet your board bill — for three months."

"Suppose," said I, "I don't sell enough insurance in that time to pay you back."

"Then, you will still owe it to me, but if by that time you show me that you can sell, I will carry you until you get straightened out."

I thought pretty quickly. Here was a chance, apparently, to stay in New York and be near Rosie. If only Graham were staying here as well, I would not mind so much.

"How much will you give me?" I finally asked.

"I won't give you anything. I told you that. I want you to get it quite clear in your head that anything I advance you is a personal matter."

"Well, how much will you advance me?"

"I don't know. Be here at 9:30 a week from today and I will tell you."

Before I knew it, I found myself outside the building. I rushed back to tell Perry that I was practically hired, and after finishing my day's work with the crew I went straight to my room, where I found a letter from my sister Lucy. I took it with me when I went to dinner as I hadn't time to read it before meeting Graham. Lucy wrote:

"Dear old Peter — Do be a good boy and write a nice letter to Dad. He is just getting about again, but is still very sick, and the doctor says he will never be able to do as much as he used to. Dad worries an awful lot about you, Pete. He wonders what kind of company you are getting into and if you are doing right (and, more than all, he wonders why you don't write to him).

"You know, Peter, Dad's funny, but he's always



tried to do his best for you and Ella and myself. He thinks you are ungrateful for what he has done for you. I know you and Dad never hit it off very well, but write him for Mother's sake.

"Mother has been getting very gray lately and I really think it's because she is worrying over you and Dad.

"You and Dad are both pretty pig-headed, but he's older than you are, you know, Pete; so put your pride in your pocket and just write to him.

"Ella and I want to see our big brother again. When is he going to be real nice and spend a few days at home?

"What's the matter with you, Pete? From the very few letters you write home you don't seem at all like that good-natured happy-go-lucky Peter who used to tease us and pull our hair and make us suffer all kinds of indignities, which, somehow, we rather liked.

"What do you think Mrs. Kruger did? She got into Old Man Hodgins's summer house and broke several of his geraniums. To add to her disgrace, she's gone and had kittens — five of them!

"I kiss my big brother on his cheek.

"Lu."

I read it through three times. How good it seemed to hear from Lucy again! Somehow I seemed to be getting out of touch with home.

I bet old Hodgins did feel bad! Mrs. Kruger was always breaking some of his plants and he and Dad got so mad and gaped at each other over the fence. Somehow it did me good to hear about Mrs. Kruger.

Graham was sitting next me at table when I was reading the letter, and, noticing the expression of my face, said, "I'm glad you got that letter."

"So am I. It's from my sister Lucy. Why don't you read it?" He took the letter without a word and read it through.

"What kind of a cat is Mrs. Kruger?" he asked, as he gave me back the letter.

"She's the homeliest cat in creation. She has no tail. Her whiskers have been singed. I did it one time — after seeing father have his hair singed at the barber's. She must be about twenty years old. I always remember Mrs. Kruger."

"I like the way your sister writes," commented Graham.

"Lu is a brick, and she's such a fine set-up girl, too."

"A letter like that does you good."

"You bet it does. Gee! I bet old Hodgins was mad. She is always getting his goat."

"Who?" asked Graham, "your sister?"

"No, Mrs. Kruger. She's as thin as a lath. I suppose she has had about four hundred children."

"I'd like to meet her some day," said Graham.

"Who? Mrs Kruger?"

"Yes, Mrs. Kruger and your sister," he replied.

"Say, Graham, if I get a week-end off will you come home with me?"

"I shall be glad to," he said eagerly.

"I'll write to Dad right away."

Graham left me to keep an engagement and I ran over to Newark to see Rosie.

Monday brought me a letter from Philip Rogers

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which bucked me up more than anything that had come my way in many a day. This is how it ran :

“Dear Pete — I don’t know when anything has pleased me so much as the receipt of your last payment. Now, if you want some money, I will be only too glad to let you have it. I am going to ask you as a favor never to speak of the episode which got you into such hot water, to me or to any one else. Next time I see you, which I hope will be soon, do not refer to it in any way and I won’t. It is one of the things best forgotten. I must, however, say how delighted I am that you have squared up the account and can again look the world in the face and feel free from dishonorable debt.

“Now, I have a surprise for you ! Of course you know I always thought a lot of Wallace Riller. Wallace and I have been old pals, and you know, Pete, I always thought Margaret Riller was a finer girl than any I have ever met. I want you to congratulate me upon my becoming engaged to Margaret, the kindest, truest girl a man was ever fortunate enough to win ; and, please God, I will try to make myself worthy of her.”

There was a little more to his letter, but I forgot to read it as I began to think about Margaret Riller and how I was once fool enough to imagine she might fall for a dub like me when she could get such a fellow as Philip.

The same mail brought a letter from Dad. He was delighted with the idea of my coming home for the weekend. The folks were all anxious to meet Graham. Perry let us off on Saturday so we could get an early

start in the morning to give us more time at home. The train had hardly pulled into Farmdale station when I was on the platform and had mother in my arms. Lucy and Ella were there, too, and it made me so happy to see them again that I kissed them, one after the other, swung them in a circle right off their feet, and then planted them down laughing and protesting. Then every one began to talk at once.

I was just going to thank Lucy for her last letter when I noticed that her eyes were fixed over my shoulder. I turned to see what she was looking at. Can you beat it? I had clean forgotten Graham in my excitement.

"Say, but I — I'm awfully sorry," I said. "Graham, I want you to meet my mother."

"I have been looking forward with much pleasure to meeting my friend's mother."

"And I am glad to meet you, too," responded mother.

"I feel as if I know you. Peter thinks his mother is just about all right and he has told me quite a bit about you and his sisters."

"Well, here are the pair of them — right on hand. Ella, this is Francis Graham."

"Glad to meet you," said Ella, dropping an old-fashioned curtsy. Ella was sixteen and as full of mischief as a kitten.

Lucy was quite grown up, nearly twenty-two. "And this is my sister Lucy," I continued.

"I hear you have been very good to my big brother," she said to Graham. "He needs some one to look after him."

"His sister's letters seem to do that admirably," Francis responded. "He was good enough to let me see the last one you wrote him. He's a lucky boy!"

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"Well, well, well," said mother, "here we are all chattering like magpies, while your Dad is waiting impatiently to see you and your friend. Come along, Peter."

We all piled into the surrey and Lucy was soon driving us home. Dad is quite old-fashioned. He doesn't believe in automobiles — calls them "devil wagons." Nellie, our horse, was getting very old, but I remember that once when I suggested that we have her shot out of her misery and buy a real horse, I got into such hot water that I never dared suggest it again.

Nellie had once belonged to a brewer. Dad was strong on prohibition, and one day he saw Nellie in the shaft helping to pull a load which was beyond her strength. There and then he offered to buy her, and did. Somehow, he seemed to think he had put something over on the rum traffic. We never dared to tease Dad about it because he was touchy on this question.

It was two years before we broke Nellie of the habit of stopping at every saloon in town. Dad used to get so mad when we were driving up Main street to have Nellie stop at every one of the seven saloons. Folks around town used to tease him by saying that the horse knew where he wanted to stop.

In Nellie's good time, we arrived home and mother immediately turned to me and said: "I expect Dad is upstairs. Go and see, Peter."

Dad was in his study and I was surprised to see how old and tired he looked. I can't write what happened at that meeting. I knew afterward why mother sent me up-stairs to meet him alone. Gee! How proud I did feel when I saw how much I meant to Dad.

We all went to church together Sunday morning.

Dad insisted on driving the surrey, so mother sat with him, and Lucy and Francis sat in the back seat while Ella and I walked.

Ella was a little demon. We hadn't gone far before she cried, "Hoo-hoo!" and was waving to some strangely familiar young lady.

"Who are you waving to, Ella?" I asked.

"Of course, you don't know, Mr. Simple, do you?"

Then she called out in a shrill voice, "Come here, Mary. Here's your old sweetheart!"

"Mary? Say, Ella, who is that? Mary Gillespie?"

"Bright boy! Go to the head of the class!"

By this time we had reached Mary and she and I were shaking hands a little confusedly.

We had a kind of boy and girl flirtation when we were at school and it had ended up in a fearful row because I teased her for playing with dolls. I told her that she was too grown-up to play with them and snatched her doll away from her and threw it into the river. She turned on me like a wildcat and, believe me, it was some time before the marks of her scratches all left my face. I never talked to her about dolls after that, and, strange to say, she never played with them again.

That all happened four years before, and she had grown from a harumscarum schoolgirl, with her hair blowing all over her face, into a smart-looking, dignified young lady with her hair done low over her forehead and piled up into a big bob in the back. Ella laughed when I spoke of it as a "bob," and said, "No one will know what you mean when you speak of a 'bob' of hair."

Mary sat in the pew with Ella and me, behind Dad, mother, Lucy and Graham. Lucy passed me her prayer book and shared Graham's, and you bet I had to laugh

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when, after one hymn, they sat down, each of them still holding the hymn book.

Francis and I left Farmdale on the midnight train Sunday, and got into New York just in time to go to work Monday morning. I reported to Perry, and he told me I could have the morning off to see Goldman. I wondered at the time how he remembered it, but found out afterward that he had telephoned to Goldman to put in a good word for me. In fact, if he hadn't, I doubt if I would have got the job. One thing was sure — the more friends a fellow has the better chance he has of getting on. Every move I had made so far had been through the aid of a friend.

When the time came to begin work at the Magnitude, I reported to Perkins as Mr. Goldman had told me to. Perkins was what they called a sales instructor. When I met him I asked where I was to start work.

"Mr. Goldman will tell you that," he said, "as soon as you are ready for work."

"I am all ready now," I said.

Then came the bump!

"That is splendid," Perkins responded, with a twinkle in his eye. "Just to make me as sure as you are — What is life insurance?"

"Why life insurance is — well, you — well, you sell a fellow some life insurance and then you ——"

"Don't let me stop you," said Perkins.

"Well, it's like this. You pay me some money and I insure your life — and that is life insurance," I finished desperately.

"Hm! You are quite right — life insurance is life insurance. Never mind that for a minute. What do you understand by 'pre-approach'?"

I didn't even attempt to answer that.

"Oh, well! Let's try another tack. How would you go about seeking prospects?"

"Well, I am assigned a territory and all that."

"You may have some leads given to you, but a successful insurance agent doesn't wait for inquiries.

He fired a lot of other questions at me — wanted to know if I understood how to present a policy; what was meant by "switching"; if I understood the difference between a straight life and twenty-payment life; what I would say to a prospect when he said he would buy some insurance later on, and so on without end.

When he had finished I felt like something the cat had dragged in.

"I am afraid I can't be as confident of your preparedness for selling life insurance as you are, and think you had better go along into the classroom."

"Classroom?" I asked. "Gee! Do I have to go to school to sell insurance?"

"Why — have you left school?" with a raise of his eyebrows.

"Years ago!"

"Hm! I haven't."

It looked as if it would be some days before I'd get a chance to do any selling, for at the end of the first day I was just beginning to find out how much I didn't know. Before a week was over, however, I began to get interested in my job and I could see big money on its way to me. Why, one fellow in the office used to make more than ten thousand a year. I wouldn't have believed it if Mr. Perkins, the sales instructor, hadn't told me so. He introduced me to one of them in the office — Cyril Crofton — a man about six foot four inches, a great



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broad husky fellow, with a blond mustache. But say, when that fellow smiled he just got you.

I thought he owned the company by the way he strolled around. He didn't put on airs, but he had that look about him. I don't know as Perkins would have introduced him to me if I hadn't said, "Gee! Who's that swell guy?" He called Crofton over and said, "Say, C. C. (everybody called him 'C. C. '), here's a youngster that's had two weeks at the game and can probably tell you a thing or two." Well, C. C. put me at my ease in a minute.

"You say you have been selling insurance for two weeks, Mr. Flint?"

"No," I laughed. "I've been at it for two weeks, but haven't sold any yet. Perkins isn't going to let me go out till next Monday."

"Well, now, when he lets you go out, where are you going to start?"

"I don't know, I'm sure. Perkins will give me some names, won't he?"

"Oh, yes, he'll give you some leads, but you'll need more than he will give you. Now, just think where you would start looking for prospects."

Well, that fairly stumped me. Then I remembered Long Island was growing, so I said, "I think I will start at some of those little places on Long Island. I guess very few fellows go out there."

"That's just where you are wrong. Nearly all the other fellows are also looking for the places where the other fellow doesn't get to, with the result that all these little out-of-the-way places are crowded with agents trying to write up a \$500 policy, while the big fellows who want \$50,000 worth of insurance wait for a fellow like me to go and take their business."

"Well, where would you start to get business if you were me?"

"Where do you room?"

I gave him my number on Thirteenth street. Then he said, "Have you got a pal there?"

I immediately thought of Francis. "Oh, yes; but I wouldn't like to ask him."

"C. C." put his hand on my shoulder and swung me around until I was facing him fully and said, "You don't believe in life insurance, do you?"

"Oh, yes, indeed. I think everybody ought to have it."

"Do you consider you are much of a friend to your friend if you don't find out whether or not he is insured, and if he is not, you don't offer to insure him? Do you think it is very kind not to let him into a good thing with you?"

"I never thought of it like that before." Just the same, I didn't really like the idea of asking Francis, for he might do it to oblige me when he didn't want to.

As a trial call Perkins sent me to a man in Vesey street. His name had been turned in by an agent who was no longer with the company. The report of the former agent stated that the prospect would be interested in a thousand dollars' worth of insurance about that time.

I thought it would be a cinch to get him written up, so I chirped into his office and said, "Good morning, Mr. Stern."

He looked at me without a word.

"It's a nice day," I added.

"Thank you."

"What for?" I asked.

"For being so kind as to tell me what the weather is. Good morning."

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It was just my luck when I called on a man to have him make comments which we never discussed in the class.

"I've come from the Magnitude Life Insurance Company" was my next remark.

Again silence.

"You saw one of our agents before, you know."

"Correct."

"You — he — he —"

"Yes," said the man, "both of us. Thank you for calling. Anything else?"

Finally I said, "I've come to see if we cannot write you now."

"So I observe."

I certainly was stuck then, but said, "Well, can we?"

"No."

"Oh!" said I.

Without a word the man turned to his desk and began to write letters. I stood wobbling for a minute or two, as I didn't know what to do, then said, "Well, can I come again?"

He nodded his head without a word and went on writing.

I went back to the office and told the story of my dismal failure to Perkins. He smiled a little and then told me he knew Stern was an awkward man to handle, but he thought it would be good experience for me.

As I was leaving the office for lunch the telephone rang for me.

"It's Graham," I thought, for he was the only fellow in New York likely to phone me — but when I picked up the receiver I heard the old familiar voice of Wallace Riller!

"Could you manage to have luncheon with me today?" he asked. He still spoke in that quiet, precise manner of his.

"Could I? Could a duck swim?" I said, excitedly. "Oh, boy; oh, joy; where do we eat for fair!"

I heard him chuckle and then, "Can you get up-town? If so, meet me in the lobby of the McAlpin at 12 o'clock."

I told Perkins I wanted to lunch with an old friend of mine from Boston, and he said, "Go to it."

Of course I was there on time, and there was dear old Wallace, as quiet and sedate as ever, but he looked more prosperous and seemed to have an air of confidence that was new.

He ordered a bang-up luncheon, and after we were settled he told me the news.

He had been promoted to assistant advertising manager at Marsh & Felton's, and was doing splendidly. A New York concern had asked him to accept the position of advertising manager, and he was considering it.

"My," I said, "I certainly do congratulate you on your luck.

"How's Billy Murray getting along?" I next asked.

"He's still in the same old place — just the same as ever, too. He told me in a mysterious voice that the firm were about due for a shock and he expected any day to connect with a real job, and then the firm would realize what they had lost! He's talked that way ever since he's worked there. From the first he's been 'going to leave in a hurry.'"

Poor Billy, he's a good scout. I wonder why he stays still while Wallace Riller steadily climbs up — and I drift around.

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"You know about Philip Rogers and my sister, Margaret, don't you?" questioned Wallace.

"Yes, and I want to congratulate them." I tried to feel what I said, but somehow I couldn't forget that once Margaret had meant much to me.

"Philip says you must come to the wedding next month. Margaret said I was to stay here till I won your promise to come. It's on a Saturday."

He asked me about myself and said, "Remember that Lever girl? She left Marsh & Felton's same time as you, didn't she? Wonder whatever became of her."

I blushed, but said, "Rosie is working in Newark. She's all by herself you know — that is — except for me — you see — Rosie is — that is — we are kind of engaged."

"Oh," in such a disappointed tone. "Then I ought to congratulate you?"

All my friends dislike Rosie, I thought; it makes it so hard for me. They say nothing against her, of course, but they just freeze up whenever she's mentioned. She can't get along with my friends and I just despise hers. Frankly, I can't enjoy a lot of silly, sloppy talk about "girls and fellers." I tell Rosie that she should drop them, but she says she prefers a lot of "live ones" to a bunch of sour-mouths.

We had so much to talk about that the time flew by and before we were half talked out I had to hustle back to my work. I promised to go to Margaret's wedding if I could get off, and he promised to let me know if he got the job of advertising manager that he was after.

My first day as a full-fledged salesman was a failure. I didn't even get a bite, but the next day I had a little better luck. Mr. Perkins gave me a lead to a young fellow in a jobbing house who had recently got married.

"There's a man who should be a live wire for you, Flint," he said.

When I called on the fellow he was writing at his desk. I stood close by his desk for a minute or two until he looked up. When he did so he said, "Well, what do you want?"

"I want to talk business with you for ten minutes."

"What about?" was his next question.

"You." That worked fine, as those were just the questions and answers Perkins said we would get when any one opened by asking us what we wanted.

"Well, what about me?" he asked.

"I can't tell you unless I have ten minutes."

"Well, go ahead, and tell your story," and he immediately began to write a letter.

"Excuse me," I said, "but all of me has come here to see all of you, and while you are writing a letter I only get half of you."

"Say, what the hell are you talking about?"

That is where things slipped off the beaten track. So far I had answered every remark of his with something that I had learned. That was the worst of all — those cut and dried arguments. The prospects didn't come across with the right answer. I decided to tackle the thing in my own way after that, so said: "I've come to talk insurance with you."

"You've picked the wrong fellow. I don't want any insurance."

Then I remembered another answer that seemed to fit in, "I know you don't want insurance, but your wife does."

"Better go and see her then! Don't bother me about it."

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"It isn't her insurance she wants. It's your insurance. What would happen to your wife if you were to drop dead right now?"

He looked at me for a minute, then he laughed. "You are a beginner at this game, aren't you?"

I nodded.

"Do you think you can get a man scared by telling him he might drop dead any minute? Turn over, kid, you're on your back!"

"Well, you might die suddenly now, mightn't you?"

"Yes, and my wife might die suddenly."

"Yes, that may be, but you can earn your own living. Can she? Listen," I continued, "Supposing you're twenty-seven years old. If you take out a thirty-year endowment policy, by the time you're fifty-seven you and your wife will both probably be alive."

"Hold on there," he broke in. "You just said we might both drop dead any minute."

I saw he was poking fun at me, so said: "That was a different kind of a policy. By the time you're fifty-seven and your policy matures, you've got all the money coming right to you, so you can reinvest it for your wife before you die."

The fellow swung around in his chair and looked up at me and said: "Well, you are certainly the cheeriest optimist that ever struck this office. Still, it is awfully good of you to let me live till I'm fifty-seven. I'm glad I didn't take the other kind of policy. What's the name of your company?"

"The Magnitude Life Insurance Company."

"Well, when I do insure, that is the company I'll have to insure in."

Then I remembered a good point. "That is, if the

company wants you. You see, you may not be able to pass the doctor's examination. I tell you what, suppose I bring the doctor down here tomorrow and let him give you the 'o o'?"

"And if the 'o o' is o. k., what then?"

"Why, then you can take out some insurance."

"Crude, kid, but you've got the pep! And I don't know whether for once I wouldn't be a good sport to buy something from a fellow that didn't know how to sell it."

He made a promise to see the doctor on Friday morning.

Perkins was tickled to pieces. He certainly laughed when I told him how I bungled through.

Francis came to my room before I started for the office on Friday and said: "I have to go to Springfield tomorrow on business. Why don't you try to go with me? It's a nice trip."

"Sure," I said, "Springfield is less than an hour from Farmdale, and, if I can get off, let's go home for Sunday."

"Oh, it's all right for you to go, but they would be surprised — they wouldn't expect me," said Graham hesitatingly.

"All the more fun — come on! I won't tell them a word about it and we'll just drop in and surprise them. Will you do it, Francis?"

He hesitated a minute before replying. "Well — are you sure your people wouldn't mind?"

"Sure? Why, doesn't every letter I get from Lucy have some comment about you in it?"

"Well, if you think it wouldn't put them to any trouble, perhaps your suggestion is not at all a bad one.



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By the way," he continued, "did I tell you I had a brief note from your sister a few days ago?"

"What! Lucy wrote to you?"

"Yes," he replied, a little confused like, "she wanted to know whether I would write and tell them how you are getting along because you never tell them about it in your letters. In fact, she said she hoped some day you and I could get up there, so that I could tell her firsthand if you are really behaving yourself."

"Funny she should write to you. She never said anything to me about it. All right, if I can get off in time we'll go up home and give them a surprise. You're sure, old man, you don't mind coming and taking pot-luck with us?"

The smile on his face showed that he wouldn't, so when I got to the office I asked Mr. Goldman if I could have the next day off.

He said, "You're asking for time off very early in the game, aren't you?"

"Well, I want to go up home and see my people."

He was quiet for a minute, and then said, "All right."

Before we started I phoned Rosie to say that I shouldn't be able to see her that week end as I was going home.

We felt like two schoolboys out for a holiday and as we slipped off the train at Farmdale Francis was as excited as I was at the thought of surprising my folks by this visit.

It was a quarter past two when we arrived at the house. "Come in the back way," I said to him, and we both ducked as we passed the kitchen window, crept up the back stoop and opened the door very quietly.

—m—m, but something smelt good! We saw dear old Mother making pies. Lucy was taking two out of the oven, while Mother was holding a dish in her hand and trimming off the edges of dough from the dish.

“Aren’t those delicious pies?” we heard Lucy say.

“Yes,” replied Mother, “but I don’t think they’re quite as nice as some of mine.”

Now, Mother’s pies were always better than the last, but she’d never admit they were quite right.

“My, wouldn’t Peter like a slice of that!” said Mother with a sigh. “I wish he and Mr. Graham, would visit us soon.”

“I guess Mr. Graham would like a slice of this pie as well,” said Lucy. “Do you know, mother ——”

And then, fearful lest she might say something about Francis Graham which she wouldn’t want him to hear, I burst in, “You bet your life Peter would like a slice of that pie,” and then I wished I hadn’t said it, for Mother dropped the plate containing the pie she was about to put in the oven.

“Peter, you naughty boy, look at the state your boots are in,” and then her head was resting on my shoulder and she kept giving me little hugs and scolding me for surprising them one minute and then said how glad she was we had surprised them the next.

I glanced over my shoulder to see that Francis was holding both of Lucy’s hands, shaking them and saying, “How do you do, Miss Flint? It is so good to see you again,” and then she said she was glad to see him, and they were still holding each other’s hands and shaking them, until Lucy said, “I must look after my pies.”

“Your pies, indeed? Don’t claim those pies as yours because Francis is here,” and turning to Francis I said,

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"Don't you believe it, Francis; she's not half the cook mother is."

"Where's Dad?" I asked Mother.

"He is feeling much better, and he is over at the store now."

"I've got to go to the store," Lucy said. "Why don't you walk over with me?" I noticed she looked at Francis while she said this.

He said, "It would be a good idea — if Peter will come."

Peter didn't want to leave Mother just then, so suggested that Lucy and Francis go by themselves!

They didn't want the least bit of urging, and I was glad of a chance to have a little confab with Mother alone.

She asked me a lot about Francis Graham, who he was, what he did, and all that.

"Look here, Mother," said I, "what's the idea? You never asked me about him before. Don't you like him?"

"I think he's a fine young man," she answered, "and I like him very much."

"Then why ask about his pedigree?" I asked, puzzled.

She looked at me like she was laughing at me and said, "Just because I'm Mother and love all my children and want to care for and guard their happiness."

"But," I began, when she broke in.

"Bless my soul, I believe your tongue's hung on a swivel and works both ways at once. Put on your hat and go to the store. Your Dad will be expecting you, for Lucy and Francis — Mr. Graham — will have seen him long ago."

So I beat it to the store. Lucy had gone off with my other sister, Ella, and Francis was by himself, while Dad was busy talking with a salesman.

We stayed with Dad until he went home to supper and then after a merry meal we went back to the store with him and helped about a little till closing time.

When we got home again Mother, my two sisters and Mary Gillespie were playing "400."

My, how sweet and fresh Mary looked. I think she was glad to see me, for as soon as I got in the room she wiggled her hand at me, and got a call down from Mother for showing her cards!

"You boys, be quiet a bit," said Mother. "Peter, there's a postal card for you from Newark on the mantel-piece."

"Who from?" I asked, and the very minute I asked I wished I hadn't.

"I don't know, but whoever it is should take lessons in writing."

I felt as if a fat man had stepped off my chest.

I don't know how many times I'd pitched into Rosie for being such a poor writer, but for once I was glad she was a bad pen-pusher, for I recognized her writing at once. I managed to make it out. It read, "Dearie, don't forget your little sad-eyed Rosie is hungry for you. Why don't you tell your folks about us? We would both be weller off for it. Rosie."

This was written in her scrawling handwriting across the picture on the postal card, so that her handwriting was made more muddled by the picture, and that was all that saved me from having to give away the whole game.

Rosie did it on purpose, — I felt sure, for I remember

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telling her once that Mother always said that a postal card was for everybody to read.

"Mother is curious to know who your card is from."

"Come, 'fess up. I suppose it's from some girl," said Mary, though I knew Mary really didn't think so by the way she said it.

Somehow I just couldn't "'fess" up.

"All I could make out," said Mother, as she shuffled the cards ready to deal another hand, "is that there is something in it about your Dad."

I felt I'd got to say something or else have them all wondering, so I said, "Oh, it's from a fellow in the office who told me to try to get some insurance from Dad while I was here. How about it, Dad?" I added, turning to him, at the same time tearing up the postal card and letting the pieces trickle through my fingers into the waste paper basket.

Dad shook his head sadly and said, "I would take as much as I could tomorrow, but unfortunately it cannot be. When you were a young shaver and Ella a mere toddler who couldn't speak, I had my big illness. I recovered from the pneumonia, but it affected my heart badly and also my general constitution.

"As soon as I was able to get around I said to myself that now I must take insurance, for I shuddered at what would have happened to you dear ones if — I had gone 'home.' I had a friend in the town who had been after me for years to insure, so I called him up and arranged to see the doctor," Dad sighed. "I couldn't pass the examination."

As we talked Dad and I kind of drifted into a corner by ourselves.

"That's why I'm putting in such long hours at the

store, and one reason why I dared not let you go to college. I must leave something in tangible form to take care of Mother and the girls; and, Peter, the doctor tells me that while I may be good for twenty years, I may be called 'home' suddenly, and if I am, why I am going to trust my boy to take the helm of my little shop and act as both father and brother and son."

Neither of us spoke a word for some few minutes, and I noticed there were tears in his eyes. Suddenly he said, "Come, we mustn't make you miserable when you are only here for such a short while. You girls hurry up with your game and we boys will join in for something."

We had a good time for a couple of hours. At midnight, however, all games ceased, for to Dad the Sabbath day begins at midnight Saturday. We had a glorious time. I found myself near Mary frequently and yet to me the whole fun of the time was mixed up with troubled thoughts over what Dad had told me.

## CHAPTER XI

### MAKING PROGRESS

WE returned to New York on the midnight train Sunday as I wanted to be sure of getting to the office on time Monday morning. I found a letter in my room from Riller reminding me of my promise to be at Margaret's wedding.

I'd have to do some hustling, as I surely must come across with a present, and those little week-end trips cost like fun. If I landed a prospect I'd be able to manage it all right, I thought. He was a podgy, red-faced old codger, who panted and wheezed every time he wiggled a finger. He was easy — so I thought — for when I tackled him on insurance he asked what company I sold for, and I told him the Magnitude Life Insurance Company, and all he said was, "She'll do. I'm willing to take ten thousand, or even more."

The time for the doctor to give him the o. o. was settled there and then, and I left him, planning what to do with my "commish."

The dull and sickening thud came next afternoon when the doctor reported that my prospect had been rejected by nearly every company in town, had bum kidneys, lazy liver, wheezy lungs and a heart that ran on one cylinder — outside o' that he was all right.

"Good-night-shirt!" was my only comment when they broke the gladsome tidings to me.

Another man I was angling for, however, looked more

promising, if I could only find the right bait to tempt him. He was a chiropodist — or as he said “a corrector of pedal defects.” Some corrector! a little bit of a fellow with fuzzy whiskers all over his face. His office was in a big building in the Battery, a tiny, old-fashioned joint. I dropped in for fun. I’d just called on a cotton broker that Perkins had told me about, but the broker was broke, so I gave him the go-by. On leaving his office I spotted the “Corrector of pedal defects,” so slipped in to find out what it meant.

I guess hundreds of agents had passed his door thinking him not worth wasting time on, and I found he was quite a wealthy guy! Made his money following tips some broker, whose gamy toes he’d fixed up, gave him.

As soon as I entered his office he got next to me at once, for after looking at me from my feet up, he said, “Your feet are all right, yes? So you call to sell me something, yes? What is it? Yes?”

“I was told to call on you, Mr. Pelletier (I spotted the name on the door), with a business proposal that would appeal to you.”

“So some one told you to call on Mr. Pelletier, yes?”

“Yes,” I chanced. “No one you know, but he said that if I called on Mr. Pelletier I’d find him a business man.”

“Did he know me?”

“He knew of you.” I didn’t like the way the old chap quizzed me.

“Sorry, my friend; but Mr. Pelletier has been dead for twenty years.”

“But — but ——” I stammered; “on the door — the name!”



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"Oh, yes; his name is there. I bought his practice twenty-five years ago and still use his name. You see, my name is 'Gubbup,' and it's such a stupid name that I don't use it."

And Perkins always told me to spot a fellow's name on his door and use it — just showed that no rule is safe all the time!

After an hour's talk he told me he had five thousand in another company and asked me if he ought to keep it and add to it another five thousand from my company or if he ought to sell out.

"Gee!" I thought; "if I can get him to change to our company I get a big commission, whereas if he stays put I only get half as much." Of course, I advised him strongly to sell out and take ten thousand in the Magnitude.

He said he'd think it over and asked me to call next day.

When I told Perkins about it he flew off the handle. "I'm going with you tomorrow and tell that man to hang on to his present policy."

"But I lose a commission if you do ——"

"Commission be d ——!" he snapped. "You are working in the interests of your prospects, and if you let a few dollars cause you to give wrong advice get out of the business."

Well, Perkins went with me next day and I introduced him to the "corrector of pedal defects." It was a treat to see Perkins handle him.

"Mr. Flint reported the very courteous interview you gave him yesterday," began Perkins, "and at his suggestion I am here today because, before you consider giving up any policy which you have at present, it is best

to consider whether that would be a wise move. In what company are you at present insured, sir?"

Gubbup told him.

"That is a splendid company; and you say it is a thirty-year policy and has run for twelve years?"

Brother Gubbup nodded his head.

"Naturally," continued Perkins, "we would like to have that business, but, frankly, I would sooner decline it than secure it through inducing you to give up the excellent policy you now have. That is an asset to you now and is growing more valuable every year. If I may be allowed to make a suggestion, you had better keep on with that policy and take additional insurance in our company."

"That seems more businesslike than Mr. Flint. Yes? You say hang on. He don't think much of my company, but you do. Yes?"

I felt like asking him if he couldn't say anything else but "yes" — if I had done so probably he would have said "Yes."

"Perhaps I'm too old to take out another policy? I might perhaps see your doctor, though. Yes?"

"That would be an excellent plan, sir," said Perkins, "and after he has given you a very careful examination you can quickly decide upon what kind and how much insurance to take."

Well, it was fixed up that the doctor should see Gubbup, the next morning and report to Perkins.

When Perkins found the doctor's examination of Gubbup to be O. K. he made out two \$5000 policies.

He showed Gubbup one, saying, "There, sir, is the policy that you are interested in. That's quite satisfactory?"

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"Yes," said Gubbup after he had read it through very carefully. "I give you a check for that now — yes?"

"Thank you. I'll write the receipt at once," said Perkins.

Gubbup opened a drawer, pulled out a big checkbook and said to Perkins, "How much is that?"

Instead of answering direct, Perkins said, "I wonder if you realize that for a man of your age you are in exceptionally good trim?"

"Yes, indeed I do. I have always taken care of myself — no cigarettes, no cocktails, no lobsters — just good, quiet living, full of happiness — yes?"

"I wonder if it has occurred to you, sir, that you may not ever get such a good chance to take insurance as now. You unquestionably will want to take some more, for your beneficiary, your only daughter, is nine years old now. When this and your other policy mature, she will be twenty-nine. We hope you will be alive and active at that time, but you may not live to see these mature, or you may not be able to look after business at that time. Under ordinary conditions that \$10,000 invested at 5 per cent would bring in \$500 a year or \$10 a week. That wouldn't be much for your little daughter to live on, especially if anything were to happen to you in the next year or so.

"While you are in such excellent physical condition why not take another \$5000 worth? I asked the home office if it would be possible for you to get an extra \$5000 worth and they said yes, so I had this extra policy made out, which you can take or not, just as you like."

Without saying anything, Perkins passed the other policy over to Gubbup, who looked at it, then at Perkins,

and signed it; and then he wrote out his check for the first premium on both policies.

Perkins put the check in his pocket, passed me the signed application blanks and said to Gubbup, "I think you have made a very wise decision and one that will give you much content and happiness."

When we got out of the building I said to Perkins, "it's half-past three, and I've written up about eleven thousand dollars' worth of business ——"

"You have?"

"Well, you have written some of it for me — and I thought I'd drop into a movie to celebrate."

"Don't do it. Go ahead and see some other prospect while you are in the winning mood."

I thought it best to do as Perkins suggested, so I went to call on a man I'd been working on for two weeks, but nothing doing. I thought every time I saw him I had him hooked but I'd never managed to land him. When I got back to the office I sent out the S.O.S. signal to Perkins, who offered to help me out whenever I got in a hole.

"Tell me how the case stands," he said.

"It's like this," I began. "This fellow — Nolan's his name — was a lead you gave me. He was a prospect of an agent that left the Magnitude.

"When I called on him he said he was thinking about it, but wasn't ready to talk business with me."

"And what did you say?" I jumped at the sound of the voice, looked around and saw that Sam Goldman, the agents' manager, had joined us. Most of the fellows are a bit scared of him. I guess it's because he has such a big job and knows how to take care of it.

"I told him that when the long whiskered gent with

the scythe came around he couldn't tell him he wasn't ready to talk business with him."

"That's good. Did you think it up?"

"No, I got it from 'C. C.'"

"Who on earth is 'C. C.'?"

"Why, Cyril Crofton. I got a lot of good dope from him. He's the real candy kid on that come-back stuff."

"Young man," said Goldman gravely, "you appear to be bright, but your choice of language is — is —"

"Punk?" I queried.

"He's hopeless," said Goldman to Perkins; then to me, "Well, what then transpired?"

"Oh, we chin-wagged a bit more and then he said he'd talk it over with his wife. That's where I got floored, for I couldn't think of anything to say to pin him down to a decision there and then. That's why I want Mr. Perkins to help me out."

Goldman cleared his throat and said:

"Here's one answer you can give, 'Do you think that's a wise thing to do? She will probably think you are going to die if you take out insurance, so will advise you not to. And if she is willing to have you insure your life in her favor you might not pass the doctor. Think how it would worry her, if for some little thing you failed to pass. How she would secretly worry and keep watching you to see if you were sick. Why, man, it might make her really ill with worry.

"'No, don't talk it over with your wife, but use your own judgment. See the doctor, and, if you pass, take the policy home to your wife and tell her the doctor says you are in such splendid physical condition that you are a first-class insurance risk and so you decided to take advantage of the opportunity.

“‘One other thing, it’s not your wife that’s interested in your insurance, but your widow — and you can’t talk it over with her, you know.’”

Goldman stopped abruptly, turned on his heel and left the room. I told Perkins not to come with me, as I wanted to try that out for myself.

I found it was just as Mr. Goldman said, “If a prospect talks it over with his wife, it’s ‘good-night sale.’”

When I got to his office, he said, “I talked it over with Mrs. Nolan, and have decided not to bother with insurance just yet.”

Well, I talked myself black in the face, but I couldn’t convince him that insurance was any value to him.

The day after Nolan turned me down I went into the agents’ room at the office feeling discouraged, so instead of starting out to hunt up business I went up to old Perkins and said:

“Mr. Perkins, have you a couple of good leads hanging around the office for me this morning?”

“Why, can’t you go and dig up some for yourself?”

“Yes — I suppose so — but — I don’t know; I guess I haven’t got much pep this morning and I thought that if you could give me a couple of leads I could kind of get into my stride.”

Cyril Crofton happened to be passing just then and he slipped his arm over my shoulder and said:

“What’s the matter, young man?”

I told him.

“Hm! Pity you aren’t equipped with a self-starter. Still, I guess Mr. Perkins will be able to crank you up all right.”

“Well, if he only wants cranking — I have a lot of

cranks here." He was busily running his fingers over a drawer full of cards which the folks in the office call the "Life Saver," because he is always getting them good leads from it.

Well, he dug one card out and said :

"Here's a wholesale fruit dealer down Fulton Street way."

"What's his name?"

"Giuseppe Frascati."

"Giuseppe Fra — whati?" I asked.

"Giuseppe Frascati — have him listed here as a \$1000 prospect."

"Aw! Slide her back — slide her back! Give me an American or two. I don't want to call on any of those blooming dagoes. No dagoes for mine!"

Then it happened! I felt myself whirled around suddenly and then my clothes gradually became too big for me and I could feel myself visibly shriveling up under the mad glares "C. C." was giving me.

"You damn fool! What do you mean?"

"Say, what's biting you?" I asked, surprised.

"Where were you born?"

"In Connecticut."

"And your parents?"

"They were born in Connecticut, too."

"And you call yourself an American, don't you?"

"Sure I do."

"You aren't an American. You couldn't help it — you were just born here. Those dagoes, as you call them, are better Americans than you are. They have chosen this as their country and have come over here to live. It is just such idiots as you who make it hard for them and stop their assimilation."

"Good Lord, just because I called a macaroni-spaghetti feller a dago you rip it into me this way."

"It sure is. Especially when I consider that he is a darn sight better man than you will ever be.

"There has never been an American sculptor who has made a name like that of Michael Angelo — yet he was a 'dago.'

"Marconi has done more to save life at sea than any one else — yet I suppose you would turn up your nose at him because he is a 'dago.'

"And Madame Montessori! She has performed miracles with the education of young folks, but, of course, you wouldn't be seen on the same street with her, would you? — because she is a 'dago.'

"Caruso, though he can make thousands of dollars every time he sings, wouldn't be a fit table companion at dinner — because he is only a 'dago.'

"Ermano Wolf-Ferrari, the composer and singer, is another dago.

"I suppose you have heard the name of Giuseppe Garibaldi? He is another dago."

"C. C." put his great big hands on my shoulders and gripped me tight.

"Listen, you poor boob; I can't help what you do when you aren't around this office, but if ever I hear you sneer at the nationality of people who are a darn sight better than you are I shall take a great deal of pleasure in just showing you how hard my fist can come in contact with that saphead of yours."

Without another word he walked away.

I tried to laugh it off with Perkins, but he said: "Serves you right. Go and dig up your own leads now."



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I didn't feel quite so confident after C. C. got through with me, but I went and hunted up his Italian and, believe me, that Italian was a gold mine for me. He passed the doctor's examination all right and took out a thousand dollar policy, and then — he telephoned and said:

"Would you send that bright young man down? I know of two other men who ought to have insurance and I want to introduce them to your agent."

As I hurried across to Fulton Street I was thinking over the question of foreigners, and I have a hunch that we Americans, that is, we fellows whose parents were born here, make it hard for the newcomers to become Americans. We are so stuck on ourselves that we think we are better than they are.

Gosh. It's some job, isn't it, getting folks to come over here and quit being Scotch or German or French, or whatever they may be, and to look upon this country as IT?

I know if I went over to — oh, say Spain — and when I got there the Spaniards called me a Gringo and said that all Gringos were mutts and that the only folks who were anything at all were Spaniards, I'd want to stick up so hard for good old U. S. A. that I could never become a good Spaniard. Of course I couldn't, that's understood, but I wonder if the Spaniards don't feel that same way about us?

I called on my Italian friends. Frascati shook hands as though he was trying to milk a pump, gave me a cigar and called me his good friend, gave me a chair and told me to wait for a moment. When he returned with all talking as exc

He introduced me to them and said they both wanted to take out insurance.

"Alatti is good for \$2000 and Amico is good for \$1000."

Then he turned and said something in Italian to Alatti. I don't know what it was, but Alatti flew off the handle. They shook their fists in each other's faces, wiggled their arms around and got as excited as a couple of cats on fly paper.

"Gee!" I thought, "Better put on my hat and beat it while the beating is good. I guess my friend Frascati has spilled Boston's favorite fruit all right, all right."

And then, to my surprise, Frascati turned around and said to me, "That's all right. He thinks he ought to take \$2500, but I told him that \$2000 ought to be enough; anyhow, Alatti will take \$2500 and Amico will take a thousand."

I fixed an appointment with the doctor for both Alatti and Amico, and it looked to me like pretty easy picking.

I went home that night and found a letter from Mary Gillespie. She and Lucy were coming to town to do some shopping and she suggested that Francis and I meet them at the Grand Central and take them to breakfast, when we could settle plans for the day. As soon as I had read it I strolled into Francis's room.

"Doing anything tomorrow?" I asked innocent-like, quite as though I had nothing of importance to say.

"Yes, I am going to have quite a busy day tomorrow." "Could you get off for an hour?"

"No." "Lucy is coming to town"

and took notice at once.

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"Yes. She and Mary Gillespie are coming down and ——"

"What time do they get here?"

"They are coming down on the sleeper and they get here about 7 : 30 and ——"

"Of course we'll take them to breakfast."

"Well, I guess I'll have to do it by myself now, as you are so busy, but ——"

"I don't start work before 9 o'clock, and that will give us time to have breakfast, and perhaps I can save myself an hour or two by telephoning to people instead of calling on them personally."

Then he saw me grinning and chased me around the table and I slipped through the door, banging it after me. I had a hunch that Francis was stuck on my sister.

Well, we met them, and Francis took us all over to the Belmont for breakfast. It was the nicest breakfast I'd had for a long while. It was so good to see Lucy and Mary!

All through breakfast I was possessed with an insane desire to pinch the end of Mary's ear, which was sticking out from under her hair, and I kept thinking to myself how nice her little ears lie flat against her head — they don't stick out like a couple of bat's wings as Rosie's did; that wasn't fair, for Rosie's ears only stuck out a little bit—and when Mary laughed somehow I thought of a summer afternoon and a little brook running over the pebbles.

"If you'll stop staring at me, young man, and come along with us, we might be able to do some shopping." It was Mary who spoke. We had finished breakfast and were ready to start uptown.

They all laughed at me and Mary blushed a bit.

We walked down Fifth Avenue and across to Thirty-third Street, where we left the girls and arranged to meet them again at 11 : 30 for lunch.

Francis thought he could manage things so that he would be free for the rest of the day.

When we met at noon Francis had tickets for the Hippodrome, so we all went there and when we came out it was time to take the girls to the station for the 5 : 30 train.

I couldn't help talking of the fine time we had ; how nice it was and how fine I felt walking down the street with two such good-looking girls as Lucy and Mary.

I turned to Francis and said, "She's some swell little girl, isn't she?"

"You bet she is," he said heartily. "I think you are a lucky boy to have a sister like her."

"Oh, gee ! I wasn't talking of Lucy — I meant Mary."

He looked at me for a moment and then said, "What is the name of that young lady you are engaged to?"

Somehow it made me feel gloomy to be reminded of Rosie just then. But it reminded me also that I had promised to visit her that evening, so I dropped into a beanery and had a couple of "dropped ons" and then slipped into the Thirty-third street tube and across to Newark.

Rosie has just bought herself some new clothes. They were all right when you looked at them piece by piece, but they didn't look just right when they were on her. They didn't seem to fit natural-like and quiet, as Mary's clothes did. I felt peeved, so I said, "Why don't you learn to dress quieter, Rosie?"

"What's the matter with these?" she snapped back.

"I just bought a lot of new clothes to please you and

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now you aren't satisfied. I don't know what is biting you lately."

"Well, if I keep nagging at you it's for your own good, why can't you learn to dress like decent girls do?"

"Look here, Peter, you be careful what you are saying."

"What I mean ——" I continued lamely, "is, why don't you dress like refined girls do?"

She was about to say something back, but bit her lip.

"I don't mean that either. I mean ——" somehow I didn't know just how to tell her what I did mean. Perhaps I didn't know myself.

Well, one thing led to another and before long Rosie and I had a fair spat. Oh, dear, I got so discouraged. I wanted to get her to buck up and be like — oh, like Lucy or — or other girls. But she didn't seem to be able to get refinement.

We went to a movie show — pretty bum show it was, too. Lot of old films that made your eyes do an Irish jig trying to follow them.

Rosie was chewing gum. I hated the smell of gum on a girl's breath. Mary never chewed it. "For the love of Mike," I said, "throw that filthy gum away."

Rosie glared at me and instead of doing as I asked, shoved another piece into her mouth. We left the theatre a few minutes later, both very sulky.

"Have you told your people yet that we are engaged?"

"No, and I don't know when I am going to. I am just going to do as I darn please about it, too. See?"

"Just listen to me, Peter Flint." She squared herself in front of me and held one hand with finger outstretched, close to my face. "I'll just give you a couple

of weeks to tell them and if you don't tell them, then I will. Get me, kid?

"Don't you see, Peter dear, that as long as we keep it under cover like this we will both feel ashamed of it. It makes you cross ——"

"You're no little bunch of sunshine yourself," I snapped.

"No, it makes me cross as well, but once your people know, we'll get on so much better. Tell them, Peter. Don't you know, Peter dear, that I would do almost anything in the world for you? And I know that if once they know it, we will be happy and ——" She looked at her dress. "I'll let you help choose my clothes; I'll go to night school and ——". Then she burst into tears. "Oh, Peter, I'm so unhappy. No, I'm not." She tried to laugh. "You beat it back to New York, there's a darling," and she gave me a push and hurried up the steps of her boarding house.

A few days later I wrote home to Mother telling her that I was going to Margaret Riller's wedding. I told her that I had bought Margaret a little electric dressing table lamp; also that I would be able to manage the fare back and forth, but that I would have to spend a little money I had saved toward a suit of clothes to help me pay the rest of my expenses for the trip.

Well, a few days later I had a letter from Dad which read as follows :

"My Dear Peter :

"I hope you will have a real good time in Boston, and I certainly think you deserve a good time, for, so far as I can gather, you are working well in New York.

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“I am inclosing a ‘scrap of paper’ which, however, being American, is worth its face value. Buy yourself a new suit of clothes before you go to Boston, for I want my boy to look as good as the best of ’em.

“Best love from mother and myself.

“Your affectionate father.”

The “scrap of paper” was a check for \$50. What a sight for sore eyes! I don’t think I realized how much I was worrying about the expense of my trip to Boston until I saw that check.

I tripped the light fantastic as far as the office and asked old snarl-face — the cashier — to cash my check. We all called him snarl-face, for if we ever got Perkins to O. K. a sub for us during the week and he had to give it to us he always said “Nyar-r-r-r.”

He cashed the check for me, although he wouldn’t do it until Perkins had O. K.’d it. Then I went to see three or four prospects I had lined up, and got through about 4 o’clock.

I beat it up town to a clothing store, went in and said to the first fellow I saw :

“Want to see a suit of clothes.”

He brought out something which he said was a salt-and-pepper suit. I didn’t like it because all the pockets were cut crooked — he called it “on the bias” — then it had a dinky strap on the back which pulled the coat in until I looked like a ballet dancer. “Don’t like that,” I said.

“Smartest suit on Broadway,” was his comment.

I could see he didn’t know what I wanted, so I poked around for myself and saw a dandy-looking suit. “That’s a good-looking suit. Let’s have a look at it.”

What do you think that salesman said?

"No good to bring that suit out. It's thirty dollars!"

Well, that settled it. I couldn't help it — I just turned around and said, "Who the h—— do you think you are talking to? I can pay thirty dollars or more for a suit if I want to." I yanked out my roll and shook it in his face.

"You ought to try to sell just one more suit of clothes and then get a job in an old ladies' home combing the cat's whiskers." I turned and marched to the door. I was stopped on my way out by a man, who said, "Did you get everything you wanted?"

"Yes, and a darn sight more!"

I walked out and slammed the door behind me.

I was so mad with that apology for a suit salesman that I thought I'd go over to Newark to see Rosie. She might cheer me up a bit, but when I got there she wouldn't come down to see me — sent down a message that she had a raging toothache and couldn't leave her room. Why should she have a raging toothache just when I really wanted to see her, I thought, as I beat it back to New York. I walked up and down Fourteenth Street, smoking a few cigarettes. It suddenly began to rain and I had no umbrella, so I hustled back to my room, took my wet things off and crawled into bed — and at that it wasn't quite 10 o'clock. I felt sure about as cheery and chipper as a bilious man with the hiccoughs.

By morning I was over my fit of the blues, so, after calling at the office, I dropped into a downtown clothing store.

It was one of those stores where they know how to dress windows. Everything about the outside of the store seemed to say, "Come on in — come on in, the water's fine." You know what I mean.



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As soon as I got inside the store a middle-aged man came to me and said, "Good morning!"

"Good morning. I want to see a suit of clothes."

"This way. For business wear?"

"Well, I want a suit I can wear any time."

"Yes — a suit that will look good for business and yet look smart for evening wear, I understand exactly."

He took me down an aisle, opened a glass showcase, pulled out a steel rod on which were hung a series of coat hooks — on each hook was draped a jacket. He looked at me finally and said, "I should think plain brown would look very well on you, and brown is quite smart and in style this season. Just let me slip this brown jacket on and see how it looks, will you?"

Without another word he came and helped me off with my old jacket. I noticed that as I was taking off my coat he looked at the name tag inside the collar.

Immediately he slid in the rack that he had pulled out, walked a few yards farther down and opened another rack. He brought out a dandy brown coat and slipped it on, rubbed his hands over my shoulders, and said: "That fits splendidly over the shoulders, doesn't it? Just take a look and see how it fits over the back."

He seemed real tickled with the way that coat fitted and it certainly did look all right.

"How much is this one?" I asked.

"\$32.50."

"I don't want to pay that much."

"Well, I have some good suits for a little less money, although, of course, they are not as cheap as these suits in the end. And you see, Mr. Flint —"

"How did you know my name?"

"Oh, I just happened to catch sight of it on the inside of your coat pocket."

Pretty slick fellow to notice a little thing like that.

"As I was saying, Mr. Flint, a suit like this is really cheaper in the end than a lower-priced one. You will get two good seasons' wear out of this, while the lower-priced suit will give you only one."

"How much are those in there?" and I pointed to the first rack he had opened.

"Those are \$25."

"Show me one of those."

Without a word he opened the show case, took out a suit and tried it on.

"That's a nice looking coat, isn't it?"

It was, and yet that other one at \$32.50 looked better.

"Let me try another one of these \$25 suits on."

He ripped off the brown one and put on a gray. It didn't look at all nice.

"No, I don't like that."

"Put on this \$32.50 jacket again, will you, Mr. Flint?"

Well, as soon as I got that coat on again, I knew it was mine. It was much smarter looking and the cloth was a bit heavier. I didn't have the least idea of paying that much when I went into the store, but that salesman seemed to be on to his job, and, after all, that \$32.50 suit was a good looker. As Dad said, I had to look as good as the best of 'em.

Next morning, I finished buying my clothes to wear at the wedding. Then, as both my Italian prospects passed the doctor O. K., I got hold of their policies, delivered them and got cash for the first year's premiums in both cases.

My old pal, Frascati, who was there all the time when

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the second deal was being put through, said, "Amico has a brother who hasn't any insurance." Then he talked to Amico in Italian and Amico nodded his head vigorously.

"Good, good," said Frascati. "He says he will tell his brother about it and if you want to come down some time next week he will introduce you to his brother. He will tell him about it meanwhile and assure him that it is all right."

I went back to Perkins and he certainly was tickled with the way I got things going there. "Seems to me," I said, "I've struck a Klondike."

## CHAPTER XII

### SILK UMBRELLAS

MARGARET'S wedding day came round and I left New York at eight o'clock. At two-thirty I was at the Riller house. Mrs. Riller was a fine old lady — one of those tall, stately women — who took everything calmly and matter-of-fact. She had gray hair and it suited her to a "t." I never heard her laugh out loud, but she had a quiet kind of smile that meant more than a laugh from any one else.

When I got there Margaret was just going upstairs to get dressed for the event and, to my surprise, she came over and kissed me. I could feel myself blushing. Mrs. Riller exclaimed, "Why, the boy is blushing, Margaret!"

Margaret patted me on the cheek, laughed, and tripped upstairs.

Wallace took me up to his room to rest, as the ceremony wasn't to be until four-thirty. We had hardly entered the room when the door was pushed open and Henry Boynton rushed in.

"Well, well, well, if it isn't Peter, the hermit!" And he gave me a whack across the shoulder that fairly stunned me. "How much will you charge to insure the seventh life of our cat? Like the white lights on Broadway? What kind of business are you getting up there? Been on that trip up the Hudson yet?"

My what a bunch of live nerves Boynton was!

"Come and weep on my shoulder, old chap — come on. You're in the same boat as I am, you know. You were one of the also-rans, weren't you, with Margaret? What do you say if you and me just give Philip a rat-poison cocktail — then we'll order pistols for two, coffee for one and then the winner bag the 'gurl.' I wanted to commit suicide when she threw me down. What happened to you, Peter?"

I had noticed in looking carefully at Henry that he was getting very gray and that he had a tired look about him. Of course, I always knew he was sweet on Margaret Riller, but I guess it hit him worse than it did me when she decided to marry Philip Rogers. I guessed that he hadn't gotten over it yet and that his joking was just put on.

I had been undressing during this time because I felt tired and was going to lie down for a half hour and get some rest before dressing for the ceremony. I threw myself on the bed and Henry said, "Say, Wallace, can you come downstairs? Phillips is downstairs and wants to speak with you."

"Excuse me a minute, old chap, will you?" And a moment later I was alone.

Riller's house was an old-fashioned one, and was a farmhouse until that section grew up. Where the old barns used to be was a row of two-family houses. A long ell which formerly belonged to the house had been torn down and an apartment house rested one foot, as it were, on the old ground.

Wallace's room was formerly a part of the lobby leading to the old ell, since torn down. His sister's room was next to his. There were two doors leading to Wallace's room, one from the landing and the other from Margaret's

room. That door had over it a huge transom which happened to be open.

I suddenly heard a suppressed giggle and then a strange girl's voice — some friend of Margaret's — say, "Do you feel nervous?"

"Not a bit," said Margaret.

"Well, has that sweet boy come down?"

"Hush, my dear, they are in the next room."

"No, they aren't — I just heard the door slam and two sets of footsteps go downstairs, so there is no one next door."

Then I heard the door creak, and Margaret's voice saying, "Come along in, mother dear, and help me."

A lot of general conversation followed and then my name was mentioned again. They began to talk about me. I wanted to cough so they would know I was there, but I dared not, for then they would know I had been listening. I wanted to shut the transom, but I decided that the only thing for me to do was to lie still, and forget what I heard as soon as possible.

I don't think I shall ever forget what I heard.

"Yes," Margaret was saying, "I think Peter is looking better, but he still has that air of cheap smartness about him."

"Come, now, don't be too hard on him," said Mrs. Riller. "Remember he is only a boy."

Only a boy, and me twenty-two in two months!

There was silence for a minute, and then Margaret said: "You know, mother, I like the lad. There is something so fresh about him — just a little too fresh sometimes." She laughed. "If he weren't such an ignoramus, really nice people would like him. As it is, he is just smart, you know, but there is nothing back of it."

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"If you talk to him about a movie show, why, he knows all about it; talk to him about anything worth while and he looks at you blankly and wonders what you mean."

"There's a lot in what you say," sighed Mrs. Riller. "I wish it were possible to tell him what his friends really think of him without hurting his feelings. I'm afraid, however," here she sighed, "that it can't be done."

"He soon got over his love affair with you, didn't he, Margie, dear?"

"Oh, he never was in love with me," she chuckled. "He was merely in love with love. The poor little chap doesn't know the meaning of the word yet. Why it was only forty-eight hours after I had to tell him not to be silly that he got engaged to that department store girl. Just a frowsy-headed, gum-chewing minx, that's all she is."

Wouldn't Rosie be tickled to hear that? I thought.

Again there was silence for a second; then Margaret said, "It's all so stupid, isn't it?"

"What are you talking about now, my dear?" asked Mrs. Riller.

"I was thinking of Peter again — just thinking of the positively dreadful way he talks. He doesn't know the meaning of good English. In fact, he told me once that talking in good English was punk and that you had to use slang if you wanted to say anything with kick in it."

"Why don't you send him some good book on business, Margie? Business English, for instance? Perhaps he would read it."

"More likely he would feel peeved with me," she laughed. "for while Peter is foolish, he is no fool."

"Hm-m," thought I, "glad there's some hope for me."

"I'll tell you what to do, Margie," said Mrs. Riller. "Ask him about his girl and then see if you can't give him a bit of advice. He will probably take it from you, particularly on a day like this."

Then I heard footsteps on the stairs, so shut my eyes and pretended that I was asleep. A minute later in came Wallace and Henry Boynton.

"Hurry up, fellows!" Wallace called out. "We must get dressed. You know, I'm to be best man, and if I don't get busy, why, Philip will back out of it. He's pretty nervous as it is. Having succeeded in getting a good man into the family, we have to do our best to keep him in."

We all laughed and began to dress for the ceremony.

When the time came, Mrs. Riller cried because she was happy and Mrs. Rogers (Philip's mother) cried because she was miserable.

Henry Boynton put some real kick into the affair. He had them all laughing about ten minutes after they came back from the church.

Margaret had gone upstairs to change into her going away dress. Very shortly afterward she came down in a kind of dark blue costume. I never saw her looking so nice before. I was just thinking that Philip ought to feel proud to have a wife like her, when she came up to me, slipped her arm over my shoulder and said: "Well, Peter, here begins a new chapter in my life, and you don't know how glad I am that so many of my good friends are here to wish me Godspeed. Some day you'll be getting married, I suppose."

"Oh, I don't know." I felt a little bit foolish somehow, because I had a hunch what she was going to say.



I remembered all too well what she and her mother said about me just before the wedding.

"You're engaged now, aren't you, Peter?"

"Well, yes — that is — kind of engaged."

"What do you mean — kind of engaged?"

"Well, we have — that is, Rosie and I — we have kind of an understanding with each other — but — we haven't — I haven't told my people about it yet."

"Why not, Peter?"

"Oh, I don't know."

"Don't you think they would like her?"

"Well, I don't know, I'm sure. Dad's a bit queer, and — oh, I guess they would like her all right, but ——"

"Well, Peter, I do hope that you will be really happy. Do I know her?"

"Yes, you met her once. She is Miss Lever."

"Oh, the girl from the department store."

I could feel the disappointment in her tone.

"What's the matter with a girl working in a department store?" I asked. It made me feel vexed to see all these folks assuming a holier-than-thou attitude. "I guess a girl can work in a department store and still be good enough to meet anybody I know."

"Indeed she can, and better than most, because a girl who works in a department store is earning her own living. She is making good, and I have much more respect for her than for the girl who lives at home on what other people give her. I am sure your mother will understand that, too.

"But, of course, you know, Peter, some girls are nicer than others even though they work in department stores, and some girls are better able to help a man whether they work in a store or don't work at all. Peter, why

don't you write to your Mother and tell her all about it? Tell her you want her to know, and see what she thinks of it."

"What has it got to do with her? Why should I ask her what she thinks about it?"

I certainly didn't like the suggestion that I had to ask permission to fall in love with a girl.

"You know, Margaret, I'm the one who has to marry the girl, not my family. Seems to me if I'm satisfied, it's nobody else's business."

"You're quite right, Peter. It is nobody else's business, but it is nicer to feel that your friends are glad rather than disappointed that you got married."

"Look here, Margaret," I answered. "I don't think you have any right to talk to me like this. I don't want to say anything to hurt your feelings, but I know best what kind of a girl I want to marry, and if — er — Rosie Lever loves me —"

"I beg your pardon, Peter," she interrupted quietly. "I wasn't thinking of you; I was thinking of your mother. I was thinking how grieved and disappointed she would be to know that you couldn't trust her, and that you contemplated the most sacred act in your life without confiding in her. Oh, Peter, Peter, why won't you let your friends help you?"

Then Philip came along and said, "I've got to run away with my wife now, Peter."

"Good luck to you, old man."

He shook hands with me vigorously and said, "Remember, if at any time I can be of the least help to you, you'll let me do so if only for old time's sake, won't you?"

When I saw him and Margaret both so genuinely fond

of me, and when I thought of the help Philip had been to me when I got tangled up with money lenders, I realized that their friendship for me was true, so I couldn't help saying, "Good-by, Margaret. God bless you and Philip. I hope you will always be real happy." Then as they turned to go I said, "Margaret, I'm going to write her tonight."

"Oh, I'm so glad," she said. And I knew what she was glad about, for she understood what I meant.

Have you ever had to write a letter that you knew you ought to write and you wanted to write and yet you didn't want to write? Isn't it awkward to start, and when you have got started, you feel that you have started wrong and every time you make a fresh start you think you are worse off than ever. That's just how I felt when I wrote Mother after Margaret and Philip had left for "somewhere in America," where they were going to spend their honeymoon.

We had a regular jollification after they left, and it lasted until nearly midnight. Then the guests gradually drifted away and the family retired to their rooms.

"I want to stay up to write a letter," I said to Wallace when he suggested that we go to bed.

After he had gone I sat by the little mahogany writing desk in the living room and began to write my letter to Mother to tell her about my engagement to Rosie Lever.

I made half a dozen tries — then the clock on the mantelpiece chimed midnight. I heard a door close upstairs and then silence.

It seemed but a few minutes before the clock chimed again, this time twelve-thirty. Still, my letter wasn't written, although several vain attempts were scattered on the floor.

I put down the pen, placed my elbows on the desk, my head sank into my hands and I began to think over my problems.

I felt in my heart that Rosie wasn't the equal of — oh! — of Margaret Rogers — or Mary Gillespie. I sometimes wished Rosie was Mary. It occurred to me that of all my folks at home and all my friends in dear old Boston, there wasn't one of them who knew Rosie in a friendly way. There wasn't one to whom I felt I could introduce her. Was I fair to myself in sticking to her? Was I fair to her? What would Mother think? That dear, dear Mother who had stood between me and the results of many a boyish escapade!

Boom! went the clock — One o'clock!

"Pshaw!" I said aloud. "I'm getting sentimental." I pulled out a package of cigarettes, struck a match and immediately blew it out. The sound of that match scratching was so loud it seemed as if it must wake the house. I listened breathlessly for a minute. Nobody stirred. Next I gathered up the scattered attempts at a letter, shoved them into my pocket, took another sheet of paper and without any hesitation wrote the following:

"Dear Little Mumsy — It is 1 o'clock in the morning; Margaret is married and the folks have all gone to bed. Here I am by myself writing to you.

"When I saw Margaret married I knew that some day I might get married, so I wanted to write to the best little mother in the world and tell her that even now there is some one that I like and who, I know, likes me. We aren't engaged exactly, Mother dear, but just have an understanding, as it were. Her name is Rosie Lever. She's never known a mother

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it better. They like her very well. She was a little girl. She had a pretty tough time at first.

"She used to work in Mass. in Peter's in Boston and left about the same time I did. She got a position in a store in Newark where she works now, and naturally I have seen more of her there.

"Now Mother, dear, Rosie has had no real education. She never had a fair chance and doesn't understand some of the things which you understand. She wants some one to love her, though. She says she wants you to know her and like her. — and — well, you probably know what she means. I don't.

"Francis doesn't like her for some reason. I think that's because she never had any education. But Mother, dear, if Rosie were to get some more schooling and had some one like my dear mother to tell her how to dress and things like that, she's all right at heart, and I know we would all be proud of her.

"I don't want to tell Dad. He's so funny on things like this, but you'll understand. I feel so miserable tonight. I feel as if I want some one to help me, so Mother, dear, if you can understand what all this twaddle means, help me.

"Your loving son,

"Peter."

I sealed the letter, switched off the light, groped into the hall, opened the front door, walked to the nearest mail box, dropped the letter in, crept along the silent street back into the house, tiptoed up to my room and then to sleep.

I returned to New York on Sunday and I was so

nervous over what Mother might say to my letter and so blue over the way every one felt toward Rosie that I was glad when Monday came and I could start work. Francis phoned me in the afternoon to meet him up town at six o'clock and have dinner with him. When we met I found him all smiles, — since he quit the newspaper business it had been a mystery to me what he'd been doing for a living except eat up his bank roll. His first words were: "Well, Pete, old boy, I've got something worth while to do, at last. I've taken a position as credit manager for the Republic Cutlery Company and shall take up my duties next Monday."

"What kind of a concern are they?" I asked.

"They are a big concern, making a line of table cutlery suited to the medium and cheap trade. They do a little, very little, export business. They sell to retail hardware stores, drug stores, department stores and some specialty stores. In addition to selling the goods they make direct to the retailer, they also act as agents and jobbers for all kinds of cutlery and kindred lines. They sell the 'X-press' safety razor, toilet articles of all kinds, certain lines of kitchen ware, domestic electric and gas appliances and such goods. They have more than sixty salesmen and branch offices in Atlanta, Boston, Chicago and Denver."

"Wow! Some chunk of granolithic."

"Oh, yes!" responded Francis, "they are a really worth-while concern. And my position with them is quite important."

I felt much better at hearing that. "I don't see that you have such a lot to howl about after all, old man."

"No?" He got up from the chair and began to pace the little room.

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“Peter, old chum, I tell you . . . I wanted to make a big success, not for myself, but I hoped that I could make good in a big way so I could talk freely to your sister —”

“Francis!” I cried. “You mean Lucy? You really — say, that’s great! Have you heard from her lately?”

He shook his head. “I can’t write till I’m making good.”

When I got down to breakfast next morning, I found a letter from Mother. I felt positively sick at the sight of it, and I had a sinking feeling inside me. I wanted to know quickly what Mother thought of Rosie and me being engaged, but then — oh, dear! I was afraid to look in case — well, never mind what my feelings were. The letter read (and, believe me, as soon as I had read her greeting I felt ready to die!):

“My poor, dear boy:”

(The next paragraph cheered me up a little bit.)

“Fancy you worrying about what mother would think of her boy being engaged. Why, my dear lad, nothing would give me or your father greater happiness than to know that you had picked out some nice girl to marry. It doesn’t matter whether she sells in a department store or not if she is a nice, good girl, and is willing to let us help her and loves my boy — that’s all we expect.”

“Well,” I thought, “Rosie might measure up to that.” (The next paragraph brought the glooms on the stage again.)

“Of course, Peter, that doesn’t mean that any empty-headed slip of a girl measures up to this definition. You must remember, my boy, that when

you marry, you marry for all time, and while love is a wonderful thing, it isn't everything in life, or rather it is everything in life, but the love for one woman or one person is not everything. Love is so big that it should include everybody, and if the love for one person takes from you the affection and friendship of others there is something wrong with that love.

"Yesterday your Dad went down to Philadelphia on business, and he is going to stop at Newark and meet Miss Lever there on Friday afternoon or Saturday morning. Then he will stop in New York for dinner with you. He said he would telephone you at the Magnitude Life Insurance Company as soon as he is at liberty.

"Remember, my boy, that whatever father says is said for your good, and remember that he has only just gotten up from a serious illness.

"And now, good morning, and God bless you. I hope, for all our sakes, that your engagement will prove a very, very happy one. Still, I am sure it will, for, while my boy is flighty, I think he is sensible.

"Your loving Mother."

That letter puzzled me, for it didn't sound just like Mother, somehow. Seemed as if she were holding something back, as if she wanted to congratulate me and yet was undecided whether she should or not.

I remembered the last time Francis and I were home Mother had a long talk with him by himself, and I guessed it was about me, for when I went into the room where they were they stopped suddenly and began to talk about



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the weather. Of course, I pretended I didn't notice it, but —

I was blue as indigo by the time I got to the office and went in to make my report to Perkins. As soon as he saw me he took up the telephone receiver, got connected with old man Goldman's office, and said, "Flint's come in now, sir." For a second he held the receiver to his ear, then hung it up and said, "Run right along into Mr. Goldman's office."

At first, I thought it meant that I was going to be discharged, but somehow I felt it wasn't that, for I'd been doing pretty decent lately. Only last week Goldman told me that if I kept on as I was going I'd make a real insurance man some day.

As soon as I got into his office I saw Goldman and — Dad. I could see at once that Dad was upset. Goldman immediately got up and said, "Flint, your father wants to have a talk with you, and I have told him that you can use this office without interference."

As he passed me on his way out of the office he put his hand on my shoulder for a minute as if he were going to say something, then he patted me once or twice and walked out.

"Hello, Dad," I said. "Hope you had a good time in Philadelphia."

"Peter, my boy, sit down."

I did so.

Dad was just rocking back and forth in a swivel chair, pulling and biting at his lip, a habit which he has when he is worrying over something. After a minute he began.

"Peter, I have just come from Newark. I finished my business in Philadelphia sooner than I expected."

"Lordy," I groaned to myself, "he don't like Rosie."

"I met Miss Lever and had a long talk with her."

"Yes, Dad."

"I am afraid, Peter, we didn't get on very well together."

"I'm awfully sorry to hear that, Dad. You see, Rosie is a bit different from what we are and you probably didn't understand her and she didn't understand you, and you see ——"

"Yes, I see," he said grimly. "I was very sorry, my boy, but I am frank to confess that I thought Rosie a rather empty-headed girl who wouldn't be the kind of a helpmate my boy would want for all his life. Perhaps I have misjudged her as she misjudged me, for as I left her she called me a 'stuck-up hay-seed.'"

I flushed at this.

"Peter, my dear, dear boy," and here Dad got up from his chair and walked around toward me. "Do you really feel in love with that — that girl?"

"I certainly do." Somehow the very minute Dad began to question whether she was all right I felt that I wanted Rosie more than anything else in the world. "Rosie and me have been through a lot together, Dad. We've had some pretty tough sledding here in New York. She doesn't make any too much money and I haven't had such a fat lot of help that I've made any too much myself."

"Have you gone short of food, Peter?" Dad asked quietly.

"No, Dad." I was feeling sulky.

"Come, Peter, you know that that Lever girl is not the kind of a girl you would like to introduce at home."

Then my temper ran away with me. I jumped up and said, "And why not? Who are we that we think

we are so all-fired important? Rosie's father was a coal merchant in Pennsylvania before he died, and you are just a druggist. I can't see that a druggist is any better than a coal merchant. Besides, Dad, I am old enough to look after myself, and if I want to marry Rosie Lever, I'll marry Rosie Lever, and that's all there is to it."

"Would you marry her, Peter," asked father in a strained voice, "if you know that she couldn't very well come to Farmdale and meet your friends? And that she would not be happy and comfortable with us, and \_\_\_\_\_"

"Oh," I broke in, "so that's it! Look here, Dad, I've managed to get along so far without you, and I guess I can continue to do it."

"My boy, my boy, don't say anything you will be sorry for. You are going over to Newark this afternoon, aren't you?"

"What of it?"

"Well, I told her," said Dad, "that it would spoil your life if she married you."

I was so mad I couldn't think of anything to say, so I turned on my heel and left him. As soon as I could get away I started for Newark, determined to marry Rosie at once. At first Rosie refused to see me, but finally she came wearily downstairs and her first greeting was:

"No Petey, old dear, it's not to be. Me and you have been good pals — and you're white, old boy. But you've got folks, and me and them wouldn't hit it off. You'll get on, Petey; you'll make money and mix with big bugs and then you'd be mad at me if you had me."

"Never, Rosie dear," I said hot-headedly, "you must marry me. I want you. Let's get married right away."

"No," she shook her head and smiled sadly, "you've got to drop me." She shrugged her little shoulders. "Oh, well, it was a good time while it lasted."

Nothing I could say would budge her, so finally I said I'd see her the next day. She refused to think of it even, and then she suddenly flung her arms around my neck and hugged me tight; she pressed her hot lips to mine and kissed and kissed me. As she did so she whispered, "Good luck to you, old pal, forget little Rosie. I hope you'll get on well. Just plug ahead, find a girl who's got educated and knows how to dress swell and all that. Oh, Petey, how can I give you up? I do so love you, old chap. God in heaven, how I must love you to let you go."

She had pushed me from her quickly as she hugged me and then with a little sobbing laugh, said: "Say, ain't I great on the sob sister stuff? Now run along and leave me."

I stood hesitating when she stamped her foot and in a strained, harsh tone, said: "For God's sake go; I'm human and if you stay I'll forget my promise to your Dad."

She suddenly smiled and continued, "Now run along; there's an old dear. I'm off color tonight. Now, beat it, and here, give me another kiss. I guess your Dad won't mind if I ask you to think of me sometimes, will he? Now, I'm off. Good luck, dearie," and she left me.

As I rode back to New York, my mind grew more bitter against Dad. Why should he make Rosie promise to give me the mitten?

I'll bet that when he and Mother — The more I thought, the hotter I got.

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In my rage, I wrote a letter to Dad as follows :

“Dad :

“I’ve seen Rosie and told her I will not give her up. Please don’t interfere between us any more.

“If ever you want me to come to your home, you must ask Rosie as well.

“Peter.”

After I had mailed it, I wished I’d added something about giving my love to Mother, but it went. I certainly wasn’t going to say anything which might make him think I would ever back down.

The next morning, when most of the men were in preparing to start out for the day’s work, Perkins called us to order and announced that Mr. Goldman had asked for a meeting of the men. We were all curious to know what it was about, for Goldman didn’t call meetings just to tell us it was a fine day, and he certainly gave us something to think about that time. For as soon as he got us together he began :

“We are going to accept entries for a contest. A contest on somewhat different lines. In a word, we are going to offer a prize to the one who secures the most points of business in a month, beginning today.”

“O-oh!” I couldn’t help letting it slip out.

“Why the groan, Flint?” the old man asked.

“I beg pardon and all that, but I was just thinking that it was no contest, but a walk-over for ‘C. C.’ He always does so much more than the rest of us that it’s like handing him a gift on a gold plate.”

“If you jumped into water like you do at conclusions, I fear you would be in a perpetual state of wetness,” was

his only comment. He then turned to the rest and continued :

"We realize that there are varying degrees of results secured by various men. Not that the smaller producers are less worthy, but they have not had the experience or opportunity of others. To equalize this, the contest will be in points, one hundred points being the quota for each man. The one getting one hundred first will win the prize."

"How much is a point?" I broke in.

"Will some one please gag Flint?" he said in mock dismay, at which the others laughed.

"A point represents a certain amount of paid-for business, the amount varying according to the capacity and opportunity of the man. For instance, one point for Crofton might be \$5000 (which it isn't), while for Flint it might be \$5."

"We have here a ladder with a hundred rungs on it." Here he had a wooden affair brought in from his office. "And here we have a number of manikins, each one tagged with the name of an agent." The dolls were produced, much to our amusement.

"In these envelopes," he held them up, "are the amounts per point of each man. When you get your envelope it will contain a card on which is written an amount. That amount represents one point's worth of business. By this plan each man's business is his own affair, while his points are the affair of all.

"Every day the 'man' will climb the ladder to the height of the number of points earned. The contest is for one month and the man first getting his 100 points wins the first prize, while all who get their 100 points within the month will win a prize also. The amount

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set each man is what he should and can get. We expect every man to win a prize."

"What is the prize?" This from me, and the others laughed.

"What! Again?" laughed Goldman. "The prizes are all silk umbrellas. The first prize has a heavy gold handle, while the others have high quality gold handles. All will be suitably engraved.

"I forgot to mention that the prize does not go to you, but to some lady you nominate, wife, mother or sweetheart as the case may be. Each agent will be expected to turn in the name of the lady whose colors he will wear in this contest."

THEN the fun began.

One guy said he'd nominate his landlady. "I owe her four weeks' board and she's gettin' kinda peeved. If I tell her she's to get a silk rain-catcher, maybe I'll stall her off another week."

The married men, of course, nominated their wives — they had to. One young fellow nominated the red-headed girl who answers the phone — we all knew he was stuck on her anyhow.

I didn't know who to nominate. Of course I thought of Rosie right away, but I wobbled on nominating her. You see, I wasn't sure how I would stand with her a month from now. Then I thought of Mother, but somehow I didn't want to name her. Dad might think I was weakening on Rosie if I did.

"Hurry up with your nomination, Flint," said Perkins, who was gathering in the slips.

I got quite flurried and couldn't think who to nominate. In confusion, I put my hand in my pocket for a handkerchief and felt Mary Gillespie's letter. Why not

nominate her? The thought flashed through my think-tank. Before I fully realized it, I had written, "Mary Gillespie, 88 Linden Avenue, Farmdale, Conn.," on the card, and Perkins had it.

What on earth possessed me to nominate her! Then I went hot and then cold at the thought of what she might think if I won — and what Rosie would think — and mother — "Gosh," I groaned, "I've made a mess of this stunt."

Then I consoled myself with the thought that I would probably never get my 100 points; and that reminds me, I hadn't opened my envelope containing my quota. I did so and saw ONE HUNDRED DOLLARS in big red letters. Hundred times that is — let's see — yes, \$10,000. So if I did \$10,000 worth of business in a month, Mary would get an umbrella (and a shock, I'll bet).

My, how tickled I felt to think that the Gubbup policy I got signed so recently didn't count or I'd have had the prize right off. It was the biggest policy I'd got by a long shot.

Funny thing! I wanted to get that prize and yet I was scared to. If only I'd known some one else to nominate — however, I'd done it and I wasn't going to change it.

I got busy right away by getting the names of some people who had mortgaged their property, but I had no luck that day. When I got to my room at night Francis was there. He wanted me to go with him, as he put it, "to give your opinion on a little remembrance I thought we could send your sister."

I started to stall.

"Don't argue." He caught my arm and led me to a



bird and dog shop. Inside we went, and a regular "doggie" man greeted us.

"Come to have another look at that Pom?"

Francis said "Yes," so the man brought out a jet-black Pomeranian. He wasn't as small as some I'd seen, but as Francis said, the tiny fellows are always being sick. The "Pom" — Francis had already christened him "Prince" — was as lively and spunky as could be. When Francis asked if I thought Lucy would like it, I said: "Yes. Lucy always was crazy for a black Pom."

"Prince" was duly bought and paid for and was to be expressed to Farmdale right away. I promised Francis I'd write a letter to Lucy and say it was from both of us, but not till I'd made him accept five dollars and let me pay the express charges.

Francis had a scheme up his sleeve for getting me to "make better use of my spare time," which he began to pull off as soon as we had finished the dog question. Some hardware man he sold to wanted an extra man for Saturday afternoons and evenings and Francis had suggested me. I didn't think much of the idea, the "get the experience gag" didn't get me. I had enough getting experience through the week, but the extra money would help and I didn't like to refuse Francis, so I wrote a note to Rosie telling her about it and explaining that I couldn't see her until Sunday.

I went up my first five rungs on the contest ladder on Saturday — five hundred dollars' worth of insurance from a woman — she was the cashier in a beanery where I ate now and then and I had joshed her about insurance. That noon I went to get some "pork and" — I told her about the contest.

"Now, Ethel," I concluded, "you'd better cough up a few bones and start me on the 'lil ole ladder.'"

"Miss Flemming to you, smarty. You're all right except you need salting — you're too fresh. But, just to please your little heart, you can book me for five centuries."

I thought she was throwing the bull at first, but when she signed up — arranged for the examination on Monday noon, I got wise.

I felt quite stuck on myself, and at two o'clock I started off for a Max Beitman's store on Exe Street, where I'd promised Francis I'd work on Saturdays.

Beitman had quite a big store — only two windows divided by the door, but the shop went a long way back, right into a big alleyway where goods were delivered.

The windows were just jumbled up with all kinds of hardware. A big pile of scissors, all sizes and kinds, with a sign written in scrawly letters on a piece of cardboard, "Scissors that cut things — 50 ¢. to \$2.00 value — 39 ¢," half filled one window, while the principal thing in the other was a pile of glass mouse traps with another crude sign reading, "Catch 'em alive o' for 18 ¢."

"Some junk shop!" was my thought as I entered and asked for Max Beitman, the proprietor.

I saw a haughty-looking guy in his shirt sleeves — his shirt looked like an "ad" for a dye house. He was leaning against a cash register and peeling his finger nails with a pocket knife. There were five others, all more or less grimy, and a great big fellow who weighed about half a ton and looked like he was going to shake to pieces any minute, he was so fat.

The perspiration was rolling off him, and as he waddled

around slowly he puffed and blowed like a broken-down horse.

I sized up the guy with the haughty look and the rainbow shirt as the boss, so up I goes to him and says, "I'm Flint."

He looked at my boots and slowly let his eyes travel till they reached my hat. I felt myself going red at the stocktaking and said to myself, "This guy and me'll hit it off like a couple of drunken Irishmen."

Finally, he said, "You're Flint, are you? Huh! The hell you are! You look more like mud."

Now, I'm not noted for having a dove-like nature. I felt like swattin' him one, but I didn't want to do anything to hurt Francis, so said:

"Are you Mr. Beitman?"

He jerked with his knife toward the big fat man and said, "that's 'im."

Say, wouldn't it get your bloomin' nanny the way the little two by four runt put on enough side to build a house, while the real guy was as tame as a guinea pig.

I went up to Beitman and said, "I'm Flint."

He blinked the perspiration from his eyes and said, "Flint? Flint? — Oh, yes! Sure, youngster, you're the fellow that the Republic sent. Know anything of this game?" He gave his head a curly wag as if to take in the store.

"Bill," he yelled, and a freckled Irish kid yelled from up a ladder, "Yup?"

"Here's the fellow to help out. Put 'im on to the curves of the joint," he yelled again — he had to yell, for the store was full of people — all of 'em stared at me and I felt like a Barnum freak.

"Hey, boy!" Again he yelled, this time to a boy

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“SNATCHED IT FROM HIS HAND AND QUICKLY READ  
THE ITEM”

selling newspapers. He bought one and glanced over the news. Bill finished seeing his customer and came toward me.

As he did so, Beitman said in his booming voice, "What damn fools girls are!"

I looked at the paper in his hand to see what caused the comment.

"Gimme that paper." I snatched it from his hand and quickly read the item.

"My God!" I groaned, "it can't be true."

The store swam in front of my eyes. I saw Beitman, as if in a haze, gaze open-mouthed at me — he seemed to swell larger and larger. I felt myself falling, falling, and then a cold splash brought things to normal.

My wits cleared and I had full control of myself. "Sorry, Mr. Beitman, I can't work today," I said, and rushed from the store for the Hudson tube to Newark.

## CHAPTER XIII

### FIRST PRIZE

As soon as I got into the tube and was being whirled along toward Newark, I opened the newspaper which I still held crushed in my hand, smoothed it out and reread the item which had so suddenly brought me face to face with tragedy. This was it :

#### LOVE-SICK SHOPGIRL TAKES POISON

**SWALLOWS BICHLORIDE OF MERCURY TABLET — RUSHED TO HOSPITAL — NOT EXPECTED TO RECOVER**

A prepossessing young woman, working in a large Newark department store, attempted to commit suicide early this morning by swallowing a bichloride of mercury tablet.

The girl, Rose Lever, was disappointed in some love affair with a mysterious "Petey," to whom she left a note, now in the hands of the police.

Soon after 7 this morning Officer Finniley was attracted by screams to a rooming house in Abey Street. On entering he was met by the woman, who pointed upstairs, shrieking, Poison !

He rushed upstairs and found the girl rolling on the floor, suffering horribly from nausea.

The girl was immediately rushed to the hospital. The police are trying to find out who the mysterious "Petey" is, for whom the girl left a note.

We used to joke at home about some day getting our name in the paper, but I never thought that I would get mine in, especially under such awful circumstances.

As the train neared Newark the horror of the thing came home to me. Of course, I would go right to the hospital, but after — would I be arrested? I shook with fear at the thought — would my name and particulars about me get into the papers? That seemed worse. They might even get my picture in.

How I wished I could have dodged the whole mess, but, of course, I would stand by Rosie — if she were alive. That thought struck a cold chill in my heart.

The train pulled into Newark and in what seemed only a minute I was at the hospital inquiring for "Miss Lever." A man who was lounging against the wall came up and said:

"Come with me."

I followed into a little office — and then found he was a detective.

It didn't take long for him to get the whole story and when the questioning was over he said:

"Well, young feller, I guess you ain't so much to blame."

I felt better at that and asked, "Is Rosie — how is she now?"

"She'll pull through."

Oh, what a relief!

"She'll be pretty sick for a few days, for she's had a pleasant half hour with a stomach pump — and you know a stomach pump exposes yer innermost feelin's, as it were."

"Can I see her?"

"I guess so — we'll see the matron."



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As we entered the corridor who did we bump into but Francis Graham. He shook my hand and said :

"I'm glad to see you, Peter. It's all right. I saw it in the paper and phoned Beitman, who told me you left — as he expressed it — 'in an 'ell of a hurry.'"

"I want to see Rosie," I told him, "and Francis, if you are a pal of mine, help me to marry Rosie right away. A girl that would die for you is worth living with you."

He kind of dodged the thing and said, "You go and see Miss Lever first. We can talk about other things later."

I was led to a long ward where, in one of the little white beds, I found Rosie. I was startled at the change in her. She was deadly white except her eyes, which seemed black. Her hair hung in long straight hanks, and somehow she didn't look like herself.

"Oh, Petey," she wailed at sight of me, "why didn't they let me die? I'm so miserable. Oh, my dear old Petey, I couldn't live without you and I couldn't have you, and — and ——" Here she broke out into sobs.

"Look here, Rosie," I said — my voice sounded strained and harsh, "you and me are going to be married. Promise me that you'll marry me as soon as you get out of here."

"Oh! Oh! Oh! What shall I do?" she wailed.

"Only one thing to do, Rosie, marry me. You will, won't you?"

She looked wildly around as if scared of something and said, "Yes."

They wouldn't let me stay long, so I promised to see her the next day, and I left the ward to join Francis.

Together we returned to New York and to our board-

ing house, where I spent a miserable evening and a sleepless night.

On Sunday morning Francis and I were having a late breakfast when — in walked Dad and Mother!

There was no one in the breakfast room but we four, and Mother came up to me and drew me close to her, saying :

“My poor dear laddie! We came as quickly as we could after getting Francis’ telegram.”

I looked at Francis, a bit mad. He was eating buttered toast and apparently never saw my look.

Dad was still by the door, and after Mother had loosed me I was about to go to him when I remembered that he was responsible for all this mixup, for if he hadn’t got Rosie to promise to give me the mitten she would never have tried to commit suicide.

So I stood off and said, coolly : “Good morning, Dad.”

“Good morning, Peter, my boy,” he said quietly, and walked over to me with his hand extended.

I backed away toward Francis’ chair. He stood up and as I backed up to him he gripped my arm and growled, “If you want to break your mother’s heart just act like the ungrateful pup you are, and after they leave I’ll give you the damnedest licking you ever had in your life.”

Like a flash I realized that both Mother and Dad were here in my interest, so I held out my hand to Dad and said, rather crabbed-like, I fear, “Good morning, Dad; glad to see you !”

After a little talk we all went to the hospital in Newark. Mother and I went up to see Rosie, while Dad and Francis waited downstairs.

Mother went right up to Rosie and kissed her !

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Poor old Rosie! That got her for fair, for she bawled as if she never would stop. When she did stop, to my surprise she turned to mother and said:

"Oh, Mrs. Flint, how I do want my mother. Thank you, thank you, for — for —" Then she cried again, "Oh, how I do want a home and some mother's love."

She turned to me. "Peter, yesterday I said I'd marry you. Well, I won't. I won't do nothing to hurt your mother. She's the first one who ever treated me as an equal. I'm not in the same class with you, and never will be. I like you and your mother too much to — to —"

"There, there, my dear; say no more." Mother was stroking her hand, and I saw the tears slowly trickling down Mother's cheeks.

"Run downstairs, Peter, and ask your Dad to come up," said Mother to me.

I hesitated, until Rosie said, "Beat it, kid."

I joined Francis, and Dad went upstairs. The detective came over to us, so I asked him for the letter Rosie wrote to me before taking the poison.

"It's burned, young feller. The girl got so het up about it that — well, it accidently 'got tangled up with a lighted match.'"

"Will Ros — Miss Lever have to go to court?" I queried.

"Ho, no!" Old Gumshoe came back. "A little thing like attempted suicide is a pleasantry that any lady can indulge in if she wants to. Don't be silly, young feller. Of course she will — and probably get three months."

Rosie in jail! Worse and worse! Oh, what a mess and muddle I was in! I wondered whether I could marry

her before she — went away. I felt that Mother would consent now, and if she did — well, I know Dad might bluff a bit, but he'd come round to Mother's way — he always did.

My thoughts were interrupted by a message that I was to go up to Rosie. So up I went.

Mother and Dad were sitting on Rosie's bed.

"Peter," Rosie began, "I've got to know your father a lot better today. We've had a good talk and things seem ironed out. Gee, kid! I've been a good bit of trouble to you!"

I looked at Mother as Rosie said this, but she only smiled and brushed Rosie's hair off her forehead.

Some Mother I've got!

"Listen, Peter," she continued; "I won't promise to marry you."

"But you did," I broke in quickly.

"Sure, kid, I know, but I promised the old man I wouldn't, so I'll just bust the pair of promises and leave things as they were . . . I can't be around for a few days, and so, Petey, old dear, I want you to leave me alone till I get things doped out. Promise not to come here till Friday. Then I'll know which way the old wagon is headed."

Of course I promised, and then the nurse said we couldn't stay any longer; so we all returned to New York.

Mother and Dad left for Farmdale late Monday evening. Dad had some business in New York, so Francis and I piloted Mother around during the day.

After we put Dad and Mother on the train, we returned to our rooms and then I bumped into another upset.

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Life seemed to be falling down and getting up again.

There was a letter waiting for me and when I opened it I found it was from Mary Gillespie.

“What on earth can she be writing about?” I wondered :

I found out when I read the following :

“My dear Peter — It was a most delightful surprise when I received a letter from your Mr. Goldman at the Magnitude Life Insurance Company, telling me that you were going to win me, me above all people, a ‘handsome silk umbrella’ in a sales agents’ contest.

“You dear boy, but you ought to have given it to your mother. Never mind, now, though, Peter, for I’ve set my heart on it and shall be ever so proud of it when I get it — and you will win it, won’t you?

“How I wish you could have been at your house when that darling little Pomeranian Prince which you and Mr. Graham gave Lucy for her birthday, was introduced to Mrs. Kruger.

“Prince evidently thought that Mrs. Kruger was something to play with and began to bark and jump around in great shape. Mrs. Kruger, however, as befits a great-great-grandmother and the mother of four tiny babies, felt that it was undignified, so arching her back and making her tail into an imitation of a chimney brush, she just stood still and hissed hatred and contempt at that good-natured Prince.

“He seemed to think that Mrs. Kruger was camouflaging, so he decided to venture a little nearer. Alas for his venturesome spirit. There was a vicious spit and lightning like movement from

Mrs. Kruger's front leg, and Prince, with a yelp, leaped back in pain and surprise, the proud possessor of a beautiful scratch right across his little black nose.

"Mrs. Kruger would not even deign to see how her adversary had fared, but turned her back languidly on the disconsolate Prince and strolled away with her four little kittens tagging after her.

"There I go again. I've written more than I should. As your reputation as an insurance salesman is at stake, I'll release you for duty.

"Your sincere friend,

"Mary Gillespie."

I wish I could write letters like Mary does. She always has some real news.

I was awfully worried, though, about her knowing of the silk umbrella stunt. Of course, I should have nominated Rosie for it, but she hadn't tried to kill herself then and all this general muddle hadn't happened.

Of course, I'd never win, but if Rosie found out it would be some hot time explaining.

When I got to the office on Tuesday, I asked how it was that Mary Gillespie had been notified of the contest. Perkins then told me that all the ladies nominated as the ones for whom the agents would try to win the umbrella had received a personal letter from Goldman asking them to use their efforts to make their champions in the contest win the prize for them.

Some clever stunt it seemed to me, getting the women folks to prod a fellow into action at home while the office can do it when we are on the job.

I speeded up my calls on Friday so as to get to Newark

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as early as possible. I was anxious to see Rosie and hear if she would marry me.

I had phoned to the hospital in the morning, for I wanted to go over right away, but after a fearfully long wait I was put through to a man who told me that visitors couldn't be allowed till after three.

Believe me, I was there before the clock gave three "bongs."

I was shown into a little room, the one where I saw the detective before, and told to "kindly be seated." I sat for forty million years — it was really only fifteen minutes, but it seemed like years and years. Suddenly the door-knob was turned with a snap that made me jump, and in walked — Francis Graham and the detective.

Right away I knew that it meant trouble and I felt hot under the collar, for I was sure that something was being slipped over on me.

"Well, young feller," said the spy artist, "I suppose you came to see that poison princess?"

Francis put his hand on the detective's arm as if to stop him, but the detective shook it off and continued, "Well, I'm afraid you won't put yer glims on her today, but here's a 'billey doo' which she sent yer."

He handed me the following letter :

"Dear Old Petey—It ain't to be, kiddo. I knew all along that high-brow and low-brow don't make a pair. I like the good time and you never would get along with me and my crowd.

"You want a girl who knows how to sew doodars and pour tea and them social stunts.

"I thought it all over hard and made up my mind

to skip while my heart was in fairly good repair. Petey, I'm real fond of you, and I'm awful proud to have you like me, but if we married, we'd make a couple of Kilkenny cats seem like cooing doves. Yes, we would, kid, and you know it.

"So, I'm going back home, or where my home used to be. I'll find some friends there and soon get fixed up as slick as anything. By the time you get this, I'll be miles away in west Pennsylvania. Don't be a mutt, kid, and waste time on me, for I shall try to forget you for your sake and mine.

"God bless you, old pal, and forget your little run-away Rosie. I do love you, kid. I'm not double-crossing you, but I love you enough to give you up. Go to it, kid, and make good, and sometimes give a little thought to your lonely old pal.

"Rosie."

The detective was leaning against the wall watching me and when I'd finished he said, "Everything merry and bright?"

It then flashed into my mind that he had something to do with getting Rosie away from me. At once all my old bad temper burst out and I snapped:

"Did you help to get her away from me?"

"Sure, I did. When a feller don't know where he gets off, he has to be showed — well, I helped yer to get off, savvy?"

That was too much for me. I clenched my fist and rushed at him, yelling "Damn you, damn you!" I struck at him, but he dodged the blow as easy as anything, caught my hand and gave it a bit of a twist and I dropped on the floor.



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I was so surprised that I said, "How did that happen?"

He and Francis both laughed. It did sound funny — and the detective said, "Jujutsu."

Then Francis took a hand in the matter and said, "I came over today, Peter, because I thought I might help you. You know I'm your friend, don't you?"

I said, grudgingly, "Yes, I suppose so."

"Well, Miss Lever was due for a police court trial and a lot of unpleasantness in which you, and possibly your parents, would be dragged. Never mind the details, but we found that if we got her out of the State the affair would probably be dropped. So, for her sake and yours, we arranged the matter. I want to tell you, Peter, that your Dad came back and had a long talk with Miss Lever while you looked after your Mother in New York."

"So!" I was mad again. "You planned to get me away from Rosie while Dad tried some more of his dirty ——"

"Shut up!" growled Francis, real mad for once. "If you know when you're well off you'll stop vilifying a father you ought to be proud of — you young fool."

"Now, listen to me," he went on, "your Dad went back to Miss Lever and told her exactly the position she was in. He told her of your prospects, and said that if you wanted to marry her and she was still willing he and your Mother would treat her like your wife should be treated. He told her that if she stayed in New Jersey she would probably go to prison for attempted suicide. Then he told her to think it over and tell me her decision next day.

"I called next day and Miss Lever said she had de-

cided to give you up. I asked her to be quite sure, but she stuck to her decision. So, with the aid of our friend here (he pointed to the detective) we got her safely away. She is with old friends of her mother, and your Dad gave her two hundred dollars to get a fresh start."

Believe me, I felt pretty small when I saw how everybody had done their best for both of us, and I said, "Francis, old chap, forgive me. I've been a beast."

"Don't worry about it," he laughed. "Let's take our friend here to a show in New York."

I felt as cheery as if I'd swallowed a bottle of embalming fluid on Saturday.

The excitement and upset of finding Rosie had flown the coop and gone heaven knew where; and then going to the theater with Francis and the detective made me so "squib-headed" that I didn't realize just what it all meant to me.

I had a call to make Monday morning before going to the office, so it was about ten o'clock before I got there. Francis and I had changed our boarding place Sunday and taken rooms farther up town, and the trip down in the rain had made me raggy; in fact the rain seemed to have made everybody raggy.

I never had even a smell of a chance all day; in fact I quit trying by noon, for everybody seemed to be suffering from ingrowing hatred. I felt so blue myself that I really didn't care what happened.

Tuesday morning of the second week of the contest, each man found a copy of the following notice on his desk:

OFFICIAL BULLETIN NO. 1

First week of the silk umbrella contest over!

Only three weeks left to make good! The first week of the silk umbrella contest shows only four men climbing up the ladder of success. The four men are:

Hendrie . . . . .	25 points
Crofton . . . . .	16 points
Garta . . . . .	11 points
Flint . . . . .	5 points

They know the value of a flying start. Big things are promised for next week — but we are not long on promises. What we want is action.

The umpire has a surprise next week — watch out for Official Bulletin No. 2.

In the meantime — Pep, Punch, Pertinacity and Pluck will Procure Prospects, so Plan to Produce your full Percentage of Premiums.

We understand that a certain red-headed agent has to win a "certain sweet some one" the silk umbrella or else get a "mitten."

Go to it, brother red-head, and go to it right away, for there are several others fixed like you.

REMEMBER. — Only three more weeks to get your one hundred points. By next week every one should be halfway up the ladder.

WEATHER FORECAST. — Good for the "getters" — Bad for the "behindhands."

I found out that Hendrie's quota was the same as mine, \$100 a point, and that his father took out a \$2500 policy, which, of course, accounted for his twenty-five points.

If I landed Miss Tobin, a woman who lived in the next house to where I roomed, for the \$2000 I'd talked to her

about, it would make me tie with Hendrie. She was a hard proposition, all right, an old maid, who had a pet monkey and a parrot. People said she was bug-house, but what did I care, if she only came across. She came to our place every night for dinner and sat next to me and I sure did look after the old lady about that time.

Wednesday night at dinner time Francis said, "Hurry up, Pete, I want to take you to a salesmanship class to-night to meet a fellow named Bruno Duke, a particular friend of mine."

I didn't particularly fancy wasting an evening among the amateur salesmen, but, just to please Francis, I went. We were about the first ones there.

"Where's your woof-woof friend?" I asked. "Gee, but I'd hate to be named after a dog — Bruno — that's a brute of a name for a man."

"So? It happens that Mr. Duke is descended from Alfred Bruneau, the French musical composer. That's why he was christened 'Bruneau.'"

"Oh! I didn't know there ever was anybody with that name."

"Remarkable! that a man with your education and worldwide experience should be ignorant of anything, isn't it, Peter?"

Just then two or three fellows and a woman came into the classroom. One man struck me at once as being unusual. He was tall and thin, had a long, narrow face, a big, narrow, high-bridged nose and gray eyes. He wore those weird-looking glasses that make you think of Boston.

And yet, you liked him right away, for he'd such a chummy look you felt that he liked everybody just because he couldn't help it.

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Francis pinched my arm and said, "Instead of waiting for Mr. Jones come over and meet him."

We had just time to shake hands and say the usual "Good-by, mess-jas" when Jimmie Jones, the instructor, called the class to order.

That man Jones really knew what he was talking about, and I actually enjoyed myself that evening.

The umbrella contest began to warm up in great shape the second week. At first the fellows didn't seem to be very keen about it, but the girls they nominated must have jacked 'em up. At any rate, sixteen fellows were climbing the ladder. It was funny to see that little ladder with the sixteen bells, each labeled for some fellow, hung on a ring representing the number of points earned.

Miss Tokin's policy for \$2000 went through fine. She passed the doctor with flying colors and paid up like a bird—bless her old heart!

Then I landed a \$1000 policy from a fellow who bawled me out so that wet morning, and same afternoon a Scotchman named MacTavish I'd been working at for months came across for \$2500.

That policy put me up sixty points and made me third on the list as well as earning me ten bucks.

The position of the leaders on the ladder, when the time was half gone, were:

Crofton . . . . .	65 points
Garta . . . . .	61 points
Flint . . . . .	60 points

Six other fellows were over forty points. Hendrie was still twenty-five and had dropped from first place to eleventh. We had another bulletin handed out on Friday. This is it:

OFFICIAL BULLETIN

Half the time expires on Saturday!

By the look of the tail-enders, some of them expired also.

Last week we promised a surprise in this bulletin. We'll make good — and want every agent to do the same.

A TEN DOLLAR GOLD PIECE

will be given to every agent securing his proportion of business each week. Therefore, every one getting fifty points or over by Saturday noon will receive a \$10 gold piece — this is in addition to the usual commission, of course.

Soon after the second bulletin was sent out I received another letter from Mary Gillespie. She wrote:

“ Dear Peter :

“ Congratulations on your good showing in the agents' 'Silk Umbrella' contest.

“ I had a special delivery letter from the manager of the Magnitude Life Insurance Company.

“ He is a wonderful man, of course, for he writes so badly, and all geniuses write badly, don't they?

“ He sent me a copy of Bulletin No. 2, marked 'Advance Notice,' and with it a letter pointing out your high position in the contest. As though I needed a letter to call my attention to your name, for there it was in capital letters among the 'exclusive leaders.'

“ I'm very, very glad, Peter, and really proud of you, for I'm looking forward to having that silk umbrella now, and I shall be proud to carry it and remember that my old school chum won it for me by hard work.

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"What kind of a handle will it have? Your mother sends her love to you and is writing you early next week.

"Your sincere friend,  
"Mary Gillespie."

Mary's letters were always so comfortable!

Saturday came round again and I was really glad to go to Beitman's store, for I was getting interested. The week before I was asking Beitman about a whole lot of junk that was heaped up in the stock room.

There was a pile of small enamel saucepans, lots of corkscrews, odd kitchen knives and forks, some wooden bread boards, bundles of shoe laces, some rubber balls, lots of tin salt shakers and things of that kind. Not a great lot of any one thing, but altogether they made some scrappy-looking heap.

"What's going to be done with this, Mr. Beitman?" I asked.

He blew out a long breath, wiped the sweat from his glasses and looked at the heap. He stooped and picked up a broken lot of thermometers, grunting and sweating the while, put them down again and replied:

"I haven't the least idea. It's just odds and ends left from job lots I've bought at odd times. Guess they'll stay here till I fall on 'em, then the junk man'll get 'em — unless you got an idea."

An idea came to me — click — just like that! I said, "Why not make twenty-five-cent mystery bundles of it. Put, say, a saucepan, corkscrew, a couple of rubber balls and half a dozen pairs of shoelaces in a bundle and sell it for twenty-five cents. The buyer takes a chance on what he gets.

"You see," I continued, excited like, "everybody likes a gamble, and I'll bet the people would just eat 'em up."

All he did was grunt — and, of course, sweat.

But on Saturday there were piles of parcels, some marked twenty-five cents and some fifty cents, and a big card said :

**BE A SPORT!**

Buy a mystery bundle.

You get your money's worth ten times over — you might get stung!

Be a sport and try your luck!

No returns or exchanges; it's just a straight gamble.

Believe me, or believe me not, but we cleared the whole lot before 7 o'clock. The people just fought for them —

There was a bookkeeper named Jack Yarnold at the office, a nephew of one of the directors. Of course, being related to one of the directors all the fellows tried to pal up to him, but he was pretty careful who he went with. Now I'd never had much to say to him; in fact I'd had a scrap with him one time because he'd made an error in my commission account which did me out of ten bucks.

I thought he was a pretty decent sort of fellow — even if he was the nephew of one of the directors — and he was a real sport. He was leaving the office one evening just as I was off to the movies, so I said "Come on to the 'Rialto,' Yarnold; there's a new Marguerite Clark film."

Of course if I'd thought for a minute, I'd never have asked him, but to my surprise he came and we had a



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bully time together. After the show he took me to the Starlight and bought me a beer — he had a cocktail.

Well, next morning, he said: "Got anything on to-night?"

"No, nothing particular," I replied.

"Well, plan to spend the evening with me, and I'll show you some real life. I'll take you to see the 'Brilliant Beauties' burlesque show uptown and introduce you to a skirt in the show."

I said, "Yes," for I'd been feeling duller than ditch water since Rosie left me, and I'd never met any actresses.

"Don't forget to have a few dollars with you, Flint, old chap," he went on, "we might take a couple of the girls to a lobster palace."

I got quite excited, of course, and as I'd nailed a thousand-dollar policy during the day, I felt ready for anything.

At 6 o'clock we had some dinner together, which I paid for. I couldn't let Yarnold pay when he was arranging for the theater part of the program.

He'd a couple of passes for the show. Fine seats — bang up to the front. When the show got started, he said to me in a whisper, "Pipe the little lady in the pink and black tights — the one with the straw-colored hair."

I spotted her right away and nodded vigorously.

"Well, she and the girl next to her, the short one, are the two girls we'll see after the show. We go around on the stage at the last act."

Some life! I don't remember much of the show, for I was all eagerness to get on the stage. Just before the show ended, we slipped out and Yarnold got through the stage entrance to the stage. He was evidently known

there, for the door man merely nodded and we went right in.

He introduced the two girls to me — Miss Susie Hester and Miss Flossie De Vere. But it was Susie and Flossie in about a wink. Susie was Yarnold's choice, so I paired off with Flossie.

I felt an awful stick at first — didn't know what to say, but my funk soon wore off and I was swapping yarns with them like'd always been used to it.

They left us to change their costumes, so I gazed around the darkened stage. What a queer world it seemed. Somehow I felt as if I'd stepped out of my ordinary world into a mysterious, delightful world of excitement and romance.

It was all so different — the curtain had been raised and I looked over the empty seats and wondered how it felt to be acting before those seats filled with people . . .

The girls came back and we went off to a supper. I don't remember much about it for I was too excited, but I remember we had some wine and at half past twelve we left the restaurant and put the girls into a taxi.

On the spur of the moment, I pulled Flossie to me and kissed her!

She laughed and said, "We had a swell time, thanks to you. Come and see me again soon, won't you, dear?"

Yarnold had forgotten his pocketbook, so I paid the bill, \$11.50 altogether. Yarnold didn't offer to pay his half and I didn't like to ask him for it, but I wished he'd cough up, for I needed the money. Francis came into my room the next morning while I had my head under the faucet trying to cool it off.

"How now," was his greeting, "where were you last night?"

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I told him what a good time we'd had and wound up with, "Gee, Francis, I wish you could have been with us. Those girls sure were full of pep."

"Humph! You and I agree to differ on that. For I think it's the most idiotic way to waste an evening. However, you must be judge of your own actions."

He was silent for a moment, then continued:

"How would you have liked your mother to have been with you, Peter?"

"Look here, Francis," I said hotly, "don't you talk of mother and those girls in the same breath."

"Why not?"

I couldn't to save my life say what I wanted to. I didn't know how to put it in words — and then I felt if I did Francis would have a chance to do his "Oh, sinner, repent" act, so I just snapped, "That's my business."

Then, "forget it — I'm thirsty. Don't expect I'll ever see those girls again. What time shall I see you tonight?"

During the third week of the contest I lost the \$10 bonus by a measly five points, for I only got one policy all the week.

If I'd only managed to land an extra five hundred — that little five-century policy would have been worth ten bucks real velvet.

The bulletin issued read like this:

OFFICIAL BULLETIN NO. 3

The third round is finished — now for the grand final spurt. Several changes in the leaders this week. Crofton still leads — Flint falls to sixth. Have a look at the ladder and see how high you have climbed up the one hundred rungs. The leaders are :

Crofton . . . . .	80 points
Merriam . . . . .	75 points
Sterling . . . . .	75 points
Weston . . . . .	72 points
Garta . . . . .	71 points
Flint . . . . .	70 points

Only three men qualify for the \$10 bonus by getting seventy-five points or better.

Everybody has a chance to win yet, for everybody who gets 100 points will earn a dandy umbrella for the lady named as the prize receiver.

The six leaders are all within ten points, so it's anybody's race yet.

AND NOW FOR AN ADDED ATTRACTION

Every man getting to the top of the ladder will receive the ten-dollar bonus and in addition will be entertained at a special

ONE-HUNDRED POINT BANQUET

To be held next Wednesday evening at the Palatial Hotel. Charles Oaks, of Pittsburgh, has accepted an invitation to speak at this banquet.

LET'S GIVE HIM A BIG AUDIENCE

Weather for the week: There's no weather for the weak, but it's stimulating and sunny for the strong.

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The day after the bulletin was issued I had a great piece of luck — two pieces, in fact.

The first happened before ten o'clock in the morning. I'd called on a prospect in the Wilcox Building, who I doped to knock down an odd \$1000.

He was out and a note on his door said, "Return at 2. Leave message next door." Couldn't do any harm to let him know I was there, so I went next door where a broker — cotton, I think — hung out.

My first idea was to leave a little note, when an idea struck me right in the think tank! Instead of writing the note, I said in my best "After you, Alphonse!" voice, "Would it burden you to give Mr. Flannigan a message?"

The broker said it wouldn't, so I said: "Mr. Flannigan asked me to call about an insurance policy — my name is Flint — Flint of the Magnitude. He was thinking of taking out some kind of a policy and I wanted him to think over the advisability of a twenty payment endowment policy."

I then told the broker what kind of a policy it was — and then said: "I fear I've trespassed on good nature — but perhaps the value of such a policy would appeal to you?"

Just then a figure marched by me, said, "So long," to the broker and left the office, slamming the door behind him.

"God bless my soul," gasped the broker, "I do declare you are actually talking insurance to me, aren't you?"

I wanted to say, "Oh, no, I'm from the cat's home and was sent to catch the bats in your belfry," but of course I didn't. Instead, I said as meek as I knew how, "Yes sir, thank you!"

"God bless my soul!" he said again, "don't thank me, I don't want to be thanked. I've never allowed any one to talk insurance to me — and here you've done it. God bless my soul!"

"Quite so, sir, but you see the Magnitude is the one company qualified to sell you insurance just fitted to your needs."

"Well, well!" The old chap seemed stumped. "This is unusual. I don't let 'em talk to me — and you are doing it — this is quite unusual. God bless my soul!"

"Really, sir, it's not a bit unusual — quite usual, sir — and the next thing is to see a doctor."

He gazed at me wildly and continued, "Of course, of course!"

He took out his handkerchief and dabbed his forehead.

"And you are talking insurance to me. I can't get over it — I'm going out." He grabbed his hat and an umbrella, although it was bright and sunny, and said again, "I'm going out. God bless my soul — bested in my own office" — and then he bolted, leaving me and a stenographer who was grinning her head off at me.

"My, but you're a smart one," she said. "He reckons he can always spot a ped — salesman and likes to make 'em feel small."

"So?" I queried then, "and yet insurance is so necessary for all of us. Take you, for instance —"

"Help!" she squeaked, laughing. "Take me life, but spare me noivous system."

I saw I hadn't a chance with her, so jollied her a bit and left. As I passed Flannigan's office on the way to the elevator a brilliant idea No. 2 struck me!

The note on his door didn't say which "next door"

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to leave messages, so that presumably either side would do!

Why not try the same dodge as in the office to the right of Flannigan! As soon as I thought of it I got busy.

The name on the door was "Lee Real Estate Company, James R. Lee, Manager." Inside I found a jolly looking man smoking a huge cigar. Several girls were typing away to beat the band and making an awful clatter.

I started in as meek as Moses, just like I did at the broker's office. Hardly had I started when Mr. Lee — I found out that it was him later — looked up astonished.

As I went on with my story he looked amused, for he pushed his chair from the desk, puffed vigorously at his cigar and said to the stenographers, "Cut out that clatter a bit, girls. I want to hear what this young Cicero has to say."

I wondered who that Cicero fellow was or if he'd mistaken me for him, but as it was a plain invitation to go to it, I got busy.

Say, after about twenty minutes, Mr. Lee said, "Just put me down for a thousand dollars' worth of your insurance — it's worth it, and if you're passing by here in a day or two just drop in, I'd like to have a talk with you about other business matters."

I couldn't understand what he was getting at, but his business looked good to me, you bet, so I took all particulars and beat it to the office to tell Perkins to put me up another ten points in the "silk umbrella" contest.

The last week of the big contest arrived and there was some excitement among the men.

Monday, I bagged a five hundred dollar policy, which put me up to seventy-five points. That made me tie

for second place with Merriam and Sterling, while Crofton was leader with eighty points.

On Tuesday, Crofton had jumped to eighty-eight points, while Garta jumped to third place with eighty-two points, and Merriam had a streak of luck and got to ninety points, thus heading the list. Sterling and I were still seventy-five points, so that made me tie for fourth place.

Little change on Wednesday, but on Thursday I got that one-thousand-dollar policy for Lee, the real estate man, and I was lucky enough to bag another thousand-dollar policy from a bookkeeper who worked under Francis. I've got a hunch that Francis had a hand in getting me the policy, but I was anxious to win that umbrella. Not, of course, that I wanted it for Mary Gillespie, but — well, I just wanted to show myself that I could do it.

Well, those two policies of mine put me up to ninety-five. Crofton had climbed to ninety-six, while Garta was third with ninety-two.

Merriam was still ninety points, and Sterling had bagged fifteen points' worth of business and so tied with Merriam.

On Friday morning we started with the score like this :

Crofton . . . . .	96
Flint . . . . .	95
Garta . . . . .	92
Merriam . . . . .	90
Sterling . . . . .	90

That meant that the first one to land a case was almost sure to be the winner. Believe me, all we five had left the office before 9 o'clock, all on the hunt.



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As we hustled off I heard Goldman say to Perkins: "The prospects those fellows call on today will have about as much chance of putting 'em off as pigs have of flying."

I was particularly chipper and felt ready to eat 'em alive. Francis had promised to drive us to Farmdale next week-end in his car (he'd just bought one), and I'd had a brief note from mother saying how proud dad and she were on account of my standing in the contest. I suppose Mary Gillespie told 'em about it — and I had a letter from Lee, the real estate man, asking me to call on him at once "on a matter of importance to me," so it's no wonder I felt "full of pep."

The luck came my way, for the very first call I made was on the buyer for silks at a department store that I'd been trying to get at for a long while.

Time after time I called, but never had the luck to find him with time on his hands till Friday.

We talked over several plans and he favored a twenty-payment life for \$2000, but he wanted to put it off till the first of next month.

Did he put it off? He had as much chance of putting it off as a snowball has in Gehenna!

By 10 o'clock I had his signed application. I phoned the office to tell Perkins, but the line was busy, so I decided to go ahead with some other business and report at noon.

About 12:30 I marched to the office feeling all stuck on myself . . . When I opened the door I saw all the fellows there and in a minute I had all the heart taken out of me — but in another minute I got mad and started things —

Garta was saying, "Well, old chap, I'm glad you got

it. Of course, I wanted to win myself, but I'd rather you beat me than any one else."

"Here, hold on a minute," I broke in; "how many points has 'C. C.' got?"

"What's it matter how many he's got, so long as he's got 100 first?" Garta growled. "Now you just cut out the cackle."

I looked at the ladder. "C. C.'s" doll was sitting on the top of it, so it didn't really help me. I looked at the blackboard and there I saw:

Crofton . . . . . 111 points

"I'm first," I yelled. "I got 115 points."

"Say," said Garta to the fellows, "I wish some of you would just choke Flint. He's a damned nuisance."

But I wasn't going to be done out of it like that, so I went to the blackboard and wrote my name above Crofton's with 115 points opposite it.

Just then Goldman came in to see what the racket was about.

About ten of us began to tell him all at once. Excited as I was, I noticed that "C. C." didn't have anything to say.

"Hold on, there, hold on," said Goldman; but as we didn't stop, he banged his fist on a desk and yelled, "For the love of Mike, shut up."

That did the trick and when we were quiet he said: "Now, the prize goes to the one who got 100 points first — it doesn't matter how many points over the 100 a man has so long as 100 is attained first."

"Now, Crofton, when did you get your application in? I mean, what time of day?"

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"I turned it in about 11:30. I got it signed about a quarter past eleven, so came right in to get credit for it."

"Then I beat him," I yelled.

"Listen to me, Flint. Keep your yap shut, can't you? I'll have none of that bulldozing around here," came quietly from Goldman.

I saw he was getting mad, so sat down sulkily.

"What time did you turn your application in, Flint?" he asked next.

"I only just turned it in, but I took it by 10 o'clock and I can prove it, too," I said hotly.

"Humph, if you took it at ten o'clock, why did you wait till nearly twelve-thirty before turning it in?"

"I telephoned in right away, but the line was busy."

I saw the fellows grin like they didn't believe me and that made me hotter than ever. I turned on them and yelled:

"That's right, grin, you darned idiots. Think it's clever, I suppose! I bet you wouldn't grin like that if we were outside."

I felt Goldman's hand on my arm and then he said: "Sit down, Flint, and don't get excited."

He then sent for the switchboard operator and said, "Miss Isaacs, can you remember if, at any time during the morning, all the lines were busy?"

She thought for a minute and then replied, "No-o-o, I don't think so, Mr. Goldman. Let me see; oh, yes, Mr. Goldman. I had quite a rush once this morning and couldn't give Mr. Perkins a line when he asked for it."

"What time was that, Miss Isaacs?" he next asked.

"I can't say for sure, but I should think about 10 o'clock."

Just then Perkins came and the matter was explained to him, and he said that about 10 o'clock all the lines had been busy, as he wanted a hurry call, so he had gone to the next office to phone.

There was dead silence after that, and we all wondered what Goldman would say. But "C. C." was the first to speak.

"I think, Mr. Goldman," he said in a casual manner, "that Flint deserves the first prize, and he's sure worked hard to get it." Then to me, "Congratulations, Flint."

Gee, but I did feel small. At once I said, "Nixie, 'C. C.,' you turned it in first and are the real winner."

Several of the fellows said something about "C. C.," of course, being first. They knew it till I butted in. I could see I wasn't popular, all right.

"My, but you're a nuisance, Flint," groaned Goldman. "First you scrap because you aren't first and then you scrap because you are. Anyhow, I'll decide this matter. I decide that it is a dead heat between Crofton and Flint, so an umbrella of equal value will be sent to each of the ladies they nominated to receive their prize.

"Now, you fellows behind one hundred, get busy and get your quotas before Saturday midday."

## CHAPTER XIV

### REAL ESTATE

DURING the week after the contest closed I dropped in to see Lee. I thought he might be wanting a little more insurance, but instead he asked me if I wanted to get in on a sure big deal. He said I was wasting my time in the insurance business and asked me if I'd like to get into a business that a fellow could make real money at.

"What business is that, Mr. Lee?" I asked.

"Real estate, me boy. That's the business that has the real coin. Make more money in a week than in a month selling insurance.

"Listen, sonny, you come and work for me, selling house lots in a big, new subdivision I'm opening out at Leeville Park, and I'll give you a salary of \$25 a week and on all your sales more than a thousand a month I'll give you a 10 per cent bonus."

"But I don't know the first thing about real estate," I gasped.

"Don't let that worry you. I'll teach you that part of the game easy. A feller with your gall can sell anything."

"But why offer me a job, Mr. Lee?" I queried. "You never saw me till I came into your office last week."

"And sold me some insurance right away, didn't you? But I saw you before you came in here last week, — only a few minutes before. In fact, I was in the cotton

broker's office when you left your 'message' for the man next door and tried to sell old 'shiver and shake' some insurance. Then you tackled his stenog, and then as you couldn't do anything there, you had the gall to come in here and start your story about leaving a 'message' for the man next door.

"I'd have never tumbled to the sweet idea, if I hadn't happened to hear your first spiel. No, don't waste your time in selling insurance; come and work for me and you'll make \$50 a week easy inside of three months. Well, wadd-ya-say?"

It seemed mighty tempting, but I decided to talk it over with Francis first and told Mr. Lee so.

He replied, "Looka here, me boy, remember, it's you who tackles the job, not your pal, so you want to decide on your own job for yourself."

However, I insisted I'd want to talk it over with Francis first and would let him know in a few days. I'd been in the insurance game over a year, so that I didn't want to change jobs unless I saw some real money crying to me.

Francis argued dead against it.

"You're getting all the experience in selling you need. You are making good in the Magnitude. Stick to them and grow in the organization. There's always a need in big organizations for fellows who can deliver the goods, and they get large responsibilities and rewards."

So I agreed to wait for a time anyway, although after the agents' dinner I was sorry I had promised.

I went, expecting to have a good time, but I didn't even stay until it was over. The agents, all except "C. C.," and he was the only one, after all, who had any kick coming, were down on me just because I stuck up

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for my rights as winner of the prize and they treated me as if I didn't belong among them and I made up my mind that if I wasn't wanted I'd get out.

Lee's offer looked mighty good to me after the way the fellows treated me and I decided I wouldn't turn it down just yet.

Francis thought I was wrong to stand up for my rights about the prize, but when I got Mary Gillespie's letter I was glad I did. She wrote:

"Dear Peter:

"I don't actually want it to rain next Sunday, but if it is cloudy and just threatens rain a tiny bit, I'll be delighted as 'my fren' the colonel' says.

"Which means that I received the most beautifullest 'umbermush,' as you used to say, from the Magnitude with a perfectly splendid letter about you, from — oh, dear, I wish that man would write his name so that I could read it — it looks like 'Goolumb' this time.

"Never mind, I wrote a nice letter thanking him and started 'Dear Mr. Gol—' and then I spluttered the pen for the rest!

"But I haven't congratulated you yet, have I? You don't know how proud I am, and your mother is bragging about you all over Farmdale. It's splendid to think that you beat all those clever New Yorkers and won me that wonderful umbrella.

"I'm going to take tremendous care of it and when you come to Farmdale again, I'll show it to you and thank you properly.

"Your sincere friend,

"Mary Gillespie."

I was having a pretty good time with Yarnold the days following the contest, not killing myself with work, and I smelt trouble when one morning Perkins said, "Flint, Mr. Goldman wants to see you." I marched in as bold as brass.

"Morning, Mr. Goldman. You want to see me?"

He looked up from his writing. "Yes, sit down a few minutes," and went on with his work.

After five minutes, I began to feel uneasy. I thought he'd forgotten me, so I coughed to remind him that I was there.

I'd a feeling old Goldman kept me waiting, till I was like a wet dish rag, just to suit his purpose.

"What's the matter with you, Flint?" he began abruptly.

"Matter with me, Mr. Goldman?"

"Yes, what have you been doing lately?"

"Who? Me? Why — nothing." I was really flustered.

"I know that," he commented grimly. "That's why I want to know what's the trouble. You haven't turned in a single dollar's worth of business since the umbrella contest. Now, it isn't through lack of prospects or ability, for you've demonstrated that you can get business week in and week out."

"Why, I've been — I've been working up a lot of new leads and — and they haven't — haven't had time to develop."

"I see. That's different. Well, by the by, got any appointments for today?"

I gave a sigh of relief, for I felt I'd got out of a bad mess, for I had to admit that I'd been a regular slacker. Late nights I'd been having with those chorus girls



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and the upset feeling through Lee's offer and the fuss with the fellows because I got mad over the sales-contest all put me off work. I knew old Goldman had the goods on me. In fact, I'd expected to get called when I went into his office. Getting off so easy seemed an awful relief, so I said, as clipper as you please, "No, Mr. Goldman, nary a one."

"Are you sure you haven't a single appointment?" he questioned.

I half expected a day off, so, said, "Abso-bloominutely."

Bingo! Like a flash he turned and said, "Then what about those leads you're nursing along? I must say I'm disappointed in you. You've laid down on your job. That's the plain truth. You're yellow. You can't stand the gaff. The other fellows have got you on the run and you're not big enough to see it through — just at this time when I'd about decided you were a real man. What are you going to do about it?"

"I guess I'm not doing so bad. I'm a commission man, not an ordinary salesman. If I don't work, it's my loss, not yours."

"No, it isn't. It's our loss as well. I can't afford to give full office room, full share of my and other executives' time, full instructions, full privileges to a part-time, half-hearted worker. You must work for us full time just as if you were paid a fixed (and smaller) salary."

Then I blurted it out.

"I've had a bigger offer than yours. Will you give me more money if I work harder?"

"No," he roared, "you get just what you earn and no more — and if you don't like it — you know what to do. You're just a shyster, trying to measure your loyalty by the amount of guarantee you get."

I was just about to snap back, when he flared angrily, "Oh, get out of my sight and try to retrieve yourself."

Believe me, I got.

This call down nerved me up a bit and I began to settle down to the insurance business again in dead earnest. Then one morning I got this letter from Mr. Lee:

"Dear Mr. Flint — The offer I made you some time ago to come and work for me is still open.

"It might interest you to know that, in spite of the very miserable weather of this winter, we have had a record business in Leeville Park house lots.

"The average earnings for the six leading men have been more than sixty dollars a week — this sum will doubtless be much larger from now on as purchasers of lots at Leeville Park are urging their friends to take advantage of this splendid bargain.

"Let me hear from you promptly. Yours for big money.

"James R. Lee."

Gee whiz! It meant doing something right off the bat. I wanted to take his offer, but I knew Dad and Francis were dead against it and didn't know what to do.

Then an idea occurred to me. "Can I have a few minutes with you privately, Mr. Perkins?"

"Sure you can," and he led the way to his office. I showed him the letter and told him the whole story.

When I was through he said, "I'm not going to advise you at all, Flint, but you had better see Mr. Goldman. I'd be mighty sorry to see you leave, though, for you are

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making good here, and the Magnitude has plenty of opportunities for men who make good."

He said no more, and in a few minutes I was with Goldman, who listened very quietly while I retold my problem. I must say that he and Perkins were mighty decent and meant well for me.

He said just about the same as Perkins, so when he spoke of future opportunities with the Magnitude I said:

"Mr. Goldman, can you tell me how long I'd have to wait for a bigger job — and what it would be — and how much it would pay me?"

He shook his head. "No, Flint, I can't, for you have yet to show that you can last — in three or four years' time you should be earning three or four thousand a year and perhaps much more if you go on as you are doing now."

"And then?" I queried.

"Then it will still be up to you."

After a few minutes of the most worried thinking I'd ever done in my life, I asked, "Mr. Goldman, how would it be for me to try this real estate job for a month or so — and then, if it didn't pan out very well, I'd come back for good?"

"For everybody's sake, I must say no. If you went to work for this Mr. Lee under those conditions you wouldn't do your best. The thought that you didn't have to make good would act as a drag on you. I certainly couldn't have you back here if once you left. It's against the rules of the company."

I reread Mr. Lee's letter. The one part which read, "The average earnings for the six leading men have been more than sixty dollars a week," seemed to stand

out from the rest of the letter. So, right or wrong, I told Mr. Goldman that I felt I ought to go to Mr. Lee.

"I do hope you won't feel badly, Mr. Goldman," I concluded, "you'll soon get some one to take my place. I'll turn over all my leads to anybody you wish."

"I don't feel badly on our account, Flint," Goldman said, "but I do feel a bit sorry on your account. However, I wish you all kinds of good luck."

He had pushed a button and Perkins came in. "Mr. Flint has decided to leave us, I'm sorry to say. Will you take charge of his leads and give them to the other men? Ask the cashier to make up Mr. Flint's account and give him a check for what's due him. He may be glad to have the remainder of the week to get located in his new job."

He stood up, shook hands with me and after another "Good luck, Flint," I left him.

I soon had my check and after shaking hands with Perkins and "C. C.," I left.

Gee, but it was a funny feeling. I felt as if I had lost a bunch of friends. I'd been there, one of them, so long, and now—I was only an outsider! Well, I'd soon know another bunch of fellows at Lee's—

I went to Mr. Lee's office and told him I'd be ready to start work on Monday.

He lit a fresh cigar—he was always smoking—and said, "Young man, I'm glad to have you with us and I want to tell yer that you'll be with a bunch of live wires. Every fellow here is a top-notch."

The door opened and a red-headed short young fellow came in smoking a cigarette. He was too much dressed. He looked like he was dressed up to do a song and dance at a vaudeville show.

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Lee introduced me to him as "This is Zeigler, my star salesman. Flint, I believe he could sell wooden legs to centipedes." Then to Zeigler, "Well, how have the fates been today?"

"I got a couple more unloaded O. K."

"Good boy, turn the contract over to Miss Sharp."

Then he showed me photographs of Leeville Park, told me how to get there and a lot more dope of that kind.

It seemed the lots at Leeville Park were  $35 \times 125$  — that is, most of them were; there were a few choice corners and such like that were larger.

The price was \$125 a lot, \$25 down and \$10 a month. If I ever found anybody without the \$25 I could take anything above \$5. I got credit for sales as payments were made and I got fifty per cent of all collected till my commission was paid.

Lee was anxious that I see the property and wanted me to run down there on Sunday. Leeville was about fifty-five minutes' ride out of Grand Central Station. It seemed that every Saturday and Sunday the salesmen took prospects to see the property and while there, got the contracts signed.

Each salesman had a big map of the land. The map showed the streets, squares and locations reserved for a school, a clubhouse, churches, etc. The house lots were all numbered and when sold the lot was crossed through with red pencil.

I noticed that three-fourths of the lots were crossed off, and said to Zeigler, "Looks as though the whole 'boiling' will be sold soon — nearly all gone now by the looks of the map."

He winked and said, "That's bunk — if these ginks

didn't think that the lots were going like the merry devil they'd hang off."

Somehow that didn't strike me as being fair and square, and evidently I showed it, for he continued:

"You gotta do it, bo, if you want the kale. We're sellin' real estate, not runnin' a Sunday school picnic — get me?"

I arranged to go with Zeigler on Sunday. I was to be at the Grand Central Station at 1 o'clock.

Francis was disgusted when I told him I had left the Magnitude. "But," he said, "you'll have to find out for yourself what a fool you are."

I found several salesmen at the station, with their prospects, when I got there on Sunday.

One little Jew they all called Heinie was awful fussed up. "My two people say, 'We'll be there by 1 o'clock sure.' Here it is turned one, and where are they yet? Just cheap four-flushers, they are — them folks lie to get you leave 'em and then don't live up to their lie. Why, before I — Why, how-do-you-do, Mr. Fennelly. I was just tellin' the boys here, 'I bet yer Mr. Fennelly, he be here to the dot; he's a business man, he is.' And where's Mrs. Fennelly? I sure hoped to see her again. She's a fine lady, she is —" and so on.

Zeigler nudged me and said, "Heinie's just shaking hands with himself because he saved eighty-four cents."

"How's that?" I asked, puzzled.

"How? Don't you savvy? He saved the fare of the gink's frau."

I sure felt puzzled and uneasy, but asked casual-like, "I see. Do you — we — pay our own expenses when we take prospects to the land?"

"Do we? You bet your sweet existence we do.

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Why, it costs me ten to fifteen bucks a week. But you can't get the business without taking prospects down, so what are you going to do about it?"

"Doesn't Mr. Lee give you anything to help out?" I asked, feeling sick-like.

Zeigler laughed. "Daddy Lee give anything? Say, the only thing that shellback would give you would be a cold — excuse, I see one of my victims coming." And he left me.

I did some rapid figuring. The best men get about \$60 a week, the average would be \$40. Take off \$15 for expenses — net \$25 a week! Good heavens! I wondered if I'd been fool enough to throw up a good, sure job with the Magnitude to take on a piker's job for less real coin. Why didn't I think to get every detail before changing?

Just then we got on the train and were off. I sat back of Zeigler, who had three women with him besides four men in the smoker. He talked a steady stream to the women all the way down.

Something like this was how he talked:

"Don't you think the Grand Central is a most wonderful station? Think of it blasted out of solid rock! They say the company found gold in the rock — in fact, I'm told that all around our estate is a vein of gold some one is going to find some day.

"My, but Leeville Park is a perfectly wonderful place for children. The beautiful spring water is fairly full of bubbles. Somebody's going to buy some of the lower lots before long and get the main spring — and whoever does, in my opinion, will have a fortune. Somebody's going to bottle that spring water and sell it to the swell New York hotels and homes and make a pile.

"Look! See that old house? Well, a consumptive bought it. He was told he couldn't live, so bought that place to die in. The air around here is so marvelous that he's still alive — and that was twenty years ago.

"Comfortable train, this! One thing about this line, the trains are always as clean and easy as this. Keep splendid time. There! See that high land yonder? That's part of Leeville Park. On the top there will some day stand the Union Church.

"Well, ladies, here we are! I wanted to tell you about the estate, but it's such a short trip from town that you're here as soon as you start!"

I looked at my watch. We were fifteen minutes late! He had talked a blue streak for over an hour and made those old women forget the time it took to get there!

Zeigler gathered his little crowd on the platform and I heard him say in a low voice, after first looking around to see no one overheard him, "I want you to follow me quick. There's a few jim-dandy lots that some of the other boys know about and I know they will take their people there right away, so I want you to come a short cut with me so we can beat 'em to it.

"The way is a bit rough, but you won't mind that if it means a big bargain." He looked around mysteriously again and said, "Follow me — come quietly so they won't notice." . . .

I found afterwards that he sold five lots that day and had a chance of closing on four more, as a result of that trip.

Somehow it didn't strike me as being as solid as insurance.

A few days after I wrote to Dad to tell him I'd quit the Magnitude he roasted me in a letter in which he



said he was "grievously disappointed that I would not even consider the suggestions of those older than myself and who had only my best interest at heart."

It was all right for Dad to talk like that, but he wasn't right there on the ground like I was. He didn't know the "in's and out's" of the thing — besides, a small-town man couldn't be expected to know the curves of New York.

While Dad's letter made me mad, I had another which put the "joys" in possession again. This is it :

" My dear Peter — Of course it's very unmaidenly of me to write to you, but how else am I to ask you to do something for me ?

" I want a book called 'Pandell, the Gypsy,' by some Russian writer. Mother was reading a review of it and said, with a shudder, 'It must be a perfectly dreadful book — not a fit book for young girls to read at any rate.'

" Now I can't rest till I read it, so I want you to be a real nice boy and buy it for me and bring it here next time you come.

" So as not to shock you I'll say that the book merely describes the adventures of a gypsy in Arabia and is supposed to portray conditions there.

" Your sister Lucy says Francis (there, even I'm calling him Francis since the engagement), is visiting Farmdale soon, so I suppose you'll come as well ?

" Oh, do you want to buy a nice, shiny black Pomeranian dog cheap? Say, thirty cents? This means that Prince is again in disgrace.

" He killed Willie Snelgrove's prize rabbit — and on a meatless day, too! If he'd just killed the rabbit

and said nothing about it, all might have been well, but — well, listen :

“ Lucy was out calling and Prince was tagging along. At the Snelgroves’ he was left outside while Lucy paid her call. While she was sitting there another caller happened along, and, when the door opened, Prince streaked in, dragging the dead rabbit, which he laid at Lucy’s feet and then wagged his rear half, like he does when he’s specially pleased with himself !

“ There’s quite a coolness between the house of Snelgrove and the house of Flint — hence the depreciated value of Prince.

“ How I do chatter ! Well, I’ll hang up now. Au revoir.

“ Your sincere friend,

“ Mary Gillespie.”

“ P. S. — You’ll get that book, won’t you ?”

I wished Mary would write more frequently. Her letters sure did buck a fellow up.

I’d been trying my hand at selling real estate, but it was not such a cinch as I thought.

Lee was a slick customer — he didn’t intend to have the short end of any deal. His “\$60 per week average earning” began to look pretty sick. He sure put it across on me — and yet he didn’t, for I never asked full details.

“Gosh,” I thought to myself, “I must be the original hayseed to get with this bunch without lining up the whole dope. First of all, I have to pay my own expenses, and they run up to \$15 per week, and I only get

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\$25 guarantee." Then one day he wanted to know if I wanted any "leads."

"Do I want any leads?" I laughed, "why, I'm just aching for a bunch of 'em to call me popper."

"Well, I'll hand you a few juicy ones — but, of course, you only get 5 per cent credit commission on business you land through the leads. You see, my boy," here he stopped to light his cigar, "I spend a h— of a bunch of dough in advertising Leeville Park and of course the money I spend saves you more than half your time, thus doubling your chances of getting the biz. Do you get me?"

I got him all right, all right, but I'd got to get busy, so took half a dozen for a try-out.

The first call was on a sales agent for a ready-built-house concern, and all he wanted was to see if he couldn't get us to help him sell his houses and split the commissions with us.

Believe me, it took me about two seconds to tell him off.

The next call was on a bricklayer who wanted something about \$40 or \$50 a lot — if I'd anything that price, he'd be glad to talk business —

Number three was an accountant. When I told him the price he turned up his nose and sneered, "I'm afraid I'm wasting my time. I want high-grade land where the social life will be congenial — this cheap land is only fit for day laborers."

Wouldn't a guy like that make you sick? I told him that he'd better buy Central Park.

I followed up seven leads and not a smell of a real prospect amongst them. They were all people who had answered an "ad" about Leeville Park house lots in the hopes of getting a free outing.

Francis met me for lunch and asked me how things were coming along. Of course, I couldn't let him know how punk they were, so I said:

"Pretty fair; I think I'll have a few people up for Sunday — come down to the land with me?"

"I'll drive you down in the car, if you like," he offered.

"Fine. That'll make it a pleasant trip and save me some money, too."

I made a few "hit or miss" calls on my own to see if I couldn't find some suckers for Leeville Park.

Finally I dropped into the Highland Building, for I knew there were a lot of cotton and wool brokers there. They should have the money all right.

There was a sign in the main lobby, "No peddlers allowed," and while I wasn't a peddler, I didn't want to take a chance of being thrown out, so rather than look around I took the first elevator and said, "Fifth floor."

When I got in the office I saw five men all in their shirt sleeves and all smoking. One had been telling a funny story, I guess, for they were all laughing.

A long, thin, baldheaded man turned his head to me and said, "Whaddya want?"

I didn't know the names of any of the people, for the sign on the door was "Wissonette Mills," so I said, "I guess I want to see the boss!"

"She's at home, young feller-me-lad," he responded, whereat they all laughed.

"Then I'll see the boss's husband, please."

"He gotcha, Hank," one of the others said, grinning.

"Well, young feller, what's yer dope — insurance? Typewriters? Smuggled lace?"

"If you want a real chance to make an investment

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that will give you pleasure while owning it and profit while you sell it, I can make you glad I called."

"The hell you can," he quizzed. "Automobiles?"

"No, sir," I replied sharply. I felt I was getting in my stride, "but the finest opportunity in house lots that New York has ever had."

He raised his eyebrows in mock surprise at my boosting and gasped, "Gosh! Where is the unparalleled opportunity located?"

"Leeville Park, sir, a mere forty-five minutes from —"

"It's forty-five minutes from Bro-oadway," sang the four other brokers and then they all howled with laughter.

"Don't let 'em worry you, kid," the first one said, "Tell me more of this glorious spot."

Well, I let myself go on describing the land — and, believe me, when I let myself go I could describe to beat the band.

Finally one of the others said, "Aw, quit it, Hank, you've fooled the young mutt enough!"

"That's all right," I said, trying to grin, although I felt my temper rising rapidly, "many a man has started to fool with something and then seen he has the real thing."

The broker got up and looked at me hard. Then he said, "I don't think you're one of the regular rounders — pretty new to the game in lil' old New York?"

"Yes."

"Listen to me. That land you're trying to sell may be all right — probably is — but you'd never sell it to fellows like us. We wool brokers are in the habit of dealing in thousands and thousands of dollars' worth of wool every week. Sometimes we take a flier on something bigger than your whole bloomin' estate.

"Now what chance would you have to hook us up to a \$5 a month installment affair? Your land's right and we're right, but the two don't run together."

I saw at once he was right, and I felt glad he told me. It was worth while being fooled to get a real tip. I'd never thought of seeking a financial *class* of prospects before.

"What class of guys would *you* call on if you was me?"

"With that land and your punk grammar, I'd try the janitors of buildings, foreign societies, store clerks and the run of fellows who either make about \$25 a week or who live cheaply like Dagoes do."

I thanked him for the suggestions and beat it, feeling pretty small and discouraged.

All that blessed week I plugged all I knew how to get a few prospects lined up — but nary a smell. Mr. Lee said I'd have to be at the Park just the same Sunday to help out if necessary.

It seemed that some of the salesmen at times got more prospects than they could take care of. They turned over the ones they couldn't handle to another salesman who hadn't any prospects and split the commission with him.

Sunday was fine and as I had no prospects to take out Francis asked Bruno Duke to go with us in the car. Mr. Lee was there. He came up to me and said, "Here's a couple of old hens who should be easy. They are a couple of folks Holt has and he's more than he can look after." Then he took me to them and introduced me.

It was my first attempt to sell land so I felt a bit green. However, I said "Come along with me, ladies, and I will find you a couple of real juicy lots."

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"Oh, dear me, no," said one shaking her head seriously, "we don't want wet lots. We don't want the spring water. We want a couple of lots that have apple trees on them. Those that have forty baskets of apples on them."

I looked blank. "I don't get you," I gasped.

"You know, young man" — she digged me playfully in the ribs — "those that that redheaded man spoke of in the train. I knew there were a very few of them and you keep them for special folks — we're special folks, you see; tee hee."

I jumped, for that tee hee sounded like a tire busting. Then I remembered that the week before Zeigler told his folks about lots with apple trees on them worth more than the land cost. He had told the same yarn that time and those two old ladies heard him and thought they had discovered a good thing. "Well, I'll see what we can do about it. Do you want big apple trees or little apple trees?"

They had never thought of that, so had a long whispering confab and then told me: "Little ones, for they will be younger, so last longer."

I gasped, but said, "Well, pick a couple out round here for yourself."

We were just about halfway up the rise; the land was pretty decent, but it was mighty hard to walk in, for the stumps in the roads that were to be hadn't been pulled.

They noticed a little clearing by a V-shaped sign which read Maple Street — Oak Street and got quite excited over the lots there because they were covered with small bushes.

They decided to get two lots there, so I marked them

off on my blueprint and took their first payment. Next day Mr. Lee told me that all the way back to New York they talked of what they should do with the apples another year. They almost got scrapping over it.

How Lee laughed when he told me about it; laughing and coughing with the smoke of his cigar he finished with "and the joke is, those 'apple' trees are scrub oak."

"Really? Then I'll tell them. Are there any with apple trees on 'em?"

"Oh, yes, about four, and Zeigler sells them every week!" I looked puzzled. He explained, "No one will build there for years and then they will forget where their lots are so we can give 'em anything we like — they will never know the diff'. Now don't you worry over the old hens; they picked the lots for themselves."



## CHAPTER XV

### RUNNING A BUSINESS

WHILE Francis and Duke talked I spent most of the trip home from Leeville Sunday wondering who I could hit up for a few lots. I happened to think of Frascati, the Italian who'd helped me to sell insurance. He might be a good prospect. I went to his office first thing Monday morning. I thought the beggar was going to kiss me he seemed so tickled to see me, but he looked awful glum when I told him I had left the Magnitude. He told me that his sick benefit club was looking for a lot of land to build some summer camps and a club house on.

Frascati got hold of two or three of his club members and they had a glorious time talking it over.

I got half scared when those folks argued. They yelled and stamped and snapped their fingers at each other. I expected any minute to have to beat it for the patrol wagon.

I found out that the argument was whether they should go to see the land on Saturday or Sunday and that Sunday won.

"How many will come down?" I asked. "No need for a lot to come, you know, Mr. Frascati. One or two can do much better than a lot. Then the others can go down and see what you've bought — see what a nice surprise that'll be for them!"

I was thinking of the railroad fares, for, of course, they came out of my pocket.

Then Frascati told me that about twelve or fifteen of them were coming. Good night! I saw my cold and greasy financial finish if they didn't buy about half the blooming park.

Frascati and eleven other Italians met me at the Grand Central.

When I saw — and heard — that mob coming toward me I felt all in. I tried to reckon up how much twice twelve times sixty-five cents was (the fare each way). I got so flustered I couldn't do it, but I saw that I was sure in for it.

"Say, bo," laughed Zeigler, "pipe the delegation from Wopville — glad they ain't coming with us."

"They are," from me; "they're coming with me."

"All of 'em?"

I nodded.

"Say, keep 'em away from my gang. If ever my folks see them, it'll be 'say your prayers; good night, Willie.' Say, Flinty, you're the simple Percy to get let in for that bunch. Them guys are just soaking you for a free joy ride." Zeigler shrugged his shoulders and left me just as Frascati came up.

Well, I didn't have to talk about Leeville Park going down. Those fellows just jabbered away in Italian all the way. In fact, so excited were they that they forgot the station and two of 'em nearly got left behind.

Lee told me to steer them to the low, marshy lots, but Frascati had always treated me white and I wasn't going to do him dirt for anybody, so I led them to the land which was high, dry and level. Lots of these were an "all right buy." I had to grin to see Zeigler steer a

bunch of five folks away from us. I just caught him saying, "These foreigners come out here for an outing. It's a bit of a nuisance, but when the streets are all cut and building begun, we shall stop them, of course. As it is, why we let the poor devils enjoy themselves so long as they don't get rowdy."

And these fellows of mine could probably have bought up the whole thing!

When they got into the middle of the land, they stopped dead at the corner of Grand Avenue and Central driveway, opposite where the public library was to be — some day.

Then all of them began talking together and — excited?

Finally, Frascati, by yelling louder than the rest, shouted them into silence. Then he turned to me and said, "You say those lots are 35 feet by 125 feet?"

"Yes, Mr. Frascati."

He turned with a look of triumph to the others — and then — the boiler burst again.

A long thin man brought out of his pocket a sixty-foot tape measure and that gang measured four different lots before they were satisfied the size was all right.

Then they wanted to know how many lots were in the blocks. I showed by the blue prints that the one they were looking at had forty-two and that the next one had forty-four — that is, of course, the block was twenty-one lots long and two lots deep. Why they should be interested in that, I didn't know, for they'd never buy a whole block, I thought.

Having satisfied themselves on that question, those twelve men began to play baseball. Lee was furious about it. He came to me and whispered, "Have they bought any?"

"No," I whispered back, "they've got to report to the rest of the club."

"Huh! Like hell, they have. They've got you for a sucker, you poor fish. But that's your funeral. If any of the boys lose a roll on account of those bums being here, I guess you'll hear of it."

Frascati, at this, came up and said, "Oh, Friend Flint, is this the owner of the land?"

I introduced them and prayed that Lee wouldn't say anything to get him mad.

Lee was too sly, however. He talked like he always wanted to know him and began boosting the land. Then he said, "Why not sign up for three or four lots right now? I tell you, in confidence, that they are going up in price soon and —"

"I do business with Mr. Flint or no one, Mr. Lee," said Frascati rather cold-like. Then, "Come and play ball with us, Mr. Lee."

I had to grin. Lee was so mad he wanted to cuss, but he was scared to in case he might spoil the sale of a couple of lots.

All the way back to New York those Italians sang songs, and did it well, too. But the other fellows and their prospects just sulked and glared — but it didn't faze those good-natured Italians one bit. They apparently never noticed it.

The other salesmen wouldn't speak to me. They said I put their Sunday business on the blink.

Old man Lee was quite huffy, on Monday; he said that I'd wasted two weeks. "You better get next to yourself, Flint, if you mean to make good. I'm giving you a damn good salary, but you've got to earn it. What'ya done so far? Merely got a bunch of wops down

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to the land who just fim flammed you for the fares and never bought a single lot. Sure you sold a coupla lots to them two hens, but I got 'em for you and handed 'em to you on a plate."

When Lee got mad he spoke awful tough and quite different from the way he usually did.

He had hardly finished bawling me out when in walked a foreign-looking guy with a Prince Albert and plug hat.

"Pardon, gentlemen, I came in behalf of the Italian Comrade and Benefit Club."

"What'ya got to say then? And be quick about it."

He'd forgotten about the Italians, but I hadn't, so I said, "Yes, sir, sit down, please. What can we do for you?"

He seemed a bit more satisfied then and told us that Mr. Frascati had asked him to inquire about the Leeville Park lots.

At this, Lee took his cigar out of his mouth, spat in the big brass cuspidor and jerked his head contemptuously.

"Well, whatya want to know?"

The lawyer asked him a rift of questions. He apologized each time he asked one, but I noticed he stuck to it until he got a definite answer. Then again apologizing, he said he'd look up the title for himself and report to his clients. With another apology for troubling us, he bowed himself out of the room.

"My God," growled Lee, "now we've got a wop lawyer to dicker with, and just for a couple of lots. Say, Flint, that's a hell of a bunch of nuts you dug up."

That was more than I could stand, so I snapped back, "You'd better hold your kickin' until you see if they buy or not, and let me tell you something, Mr. Lee. Them Italians are a damned sight whiter folks than you

are — and if they buy any land — if — I'm going to see that they get a square deal — get me?"

"What you mean? Do you say I'm a crook? Wait a minute." He called his stenographer and then went on, "Now then, you young smart alec, say I'm a crook while there's a witness here."

"I never said you were a crook and you know it. What I said was ——"

"Oh, hell — shut your face and do some work."

Then I flew off the handle.

"I don't know what you expect, Mr. Lee, but I am certainly not getting what I expected. You promised to give me a bunch of leads that were worth while, and what have you given me? Nothing but a bunch of 'has beens' or 'never wases.' If anybody has a kick coming on this, I guess it's me. Here I chucked up a good job to come to you on a lot of hot-air promises and ——"

"That's just about enough from you, young feller," Lee snapped. "I promised I would carry you for a month and that's all I'm going to do. Believe me, after that, I'm through with you, get me? T-h-r-o-u-g-h-through. After that time, if you do any work for me, you'll have to do it on straight commish."

He turned his back on me and began to dictate a letter to his stenographer.

A few days after he asked me if I'd seen my prospects yet, and I said. "Yes, Mr. Lee, I saw Mr. Frascati this morning, and he said that nothing would be done for a few days. A couple of them are going to Leeville Park this afternoon and I am to go with them.

"How mighty suspicious they are! All that fuss over a couple of lots."

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"If they buy, they expect to want quite a number of lots, so Mr. Frascati said."

"What do they call quite a number?" he asked with interest.

"Don't know, but, I should guess, twenty or twenty-five."

"Twenty or twenty-five? Nixey, Flint, they are kiddin' you. But it would be a real killing if they did." He paused for a minute and then went on, "I guess you'd better nurse them along. You've spent so much time that you'd better go the limit while you're about it."

It just poured all the afternoon, but Frascati and his pals were on hand all right.

We tramped over Leeville Park, the ground oozing and squashing beneath our feet.

"Gee," I thought, "if I were buying land, I'd buy some here on a day like this — not."

But it didn't bother them. They just kept chin-wagging away in Italian, but what they were saying I didn't know — and I didn't care, but I did wish I could feel as cheery as they seemed to.

When we got to the Grand Central Station we parted, feeling just about as cheerful as a flock of wet hens. The trolleys on Forty-second Street were all crowded, so I decided to walk up to Broadway and take an up-town car from there.

I got soaking wet through and by the time I got home I was cold, wet, shivering and miserable.

Mrs. Semper, my landlady, good soul, insisted on my having a drink of whisky, and sent me to bed.

I felt pretty mean when I woke up next morning. I had a sharp pain in the back of my head and my eyes were heavy and ached terribly. However, I felt better

after I had a good stiff cup of coffee. Mrs. Semper knew how to make coffee. And by the time I got to the office I was quite bucked up again.

"You're to call up this number as soon as you get in," said the stenographer.

I felt tickled to hear that, for the number was Frascati's. I got him on the phone and he told me I was to go there and they would tell me what they were going to do about the land.

When I told Lee, he just snorted and said :

"Huh! I guess you might sell two lots with a bit of luck. You may know something about selling insurance, but I'm damned if you know how to sell land."

When I got to Frascati's he and three or four other fellows were waiting for me.

"Good morning, gentlemen," I said — it wasn't a good morning, for that matter, for it was still raining and for the third day in succession I was beastly wet.

I felt like a traveling sponge as I huddled up against the radiator, for my teeth were chattering with the cold and the wet. Frascati was a real good sport! He sent one of his kids out for a mug of hot coffee. And that coffee went just where it could do the most good.

After I got a bit warmer Frascati said to me: "Well, friend Flint, I think we'll be able to do business with you, after all. We've decided to take those two blocks which we looked at."

My heart sank for a minute and I said, "Two lots, you mean, don't you, Mr. Frascati?"

"No; two blocks," he said, smiling.

"Two blocks!" I gasped. "Why — that's — er — let me see — there's forty-two lots in the one block and forty-four in the other. Why, that's eighty-six lots!"



I took an envelope out of my pocket and began to figure up how much eighty-six times \$125 was. When I got the total I couldn't help saying, "Mr. Frascati, you — you know how much this comes to? Ten thousand seven hundred and fifty dollars."

"Quite right," he nodded his head vigorously. "That's just what we make it. But we'll only give you \$10,500. We feel that on account of buying so much we are entitled to that small discount."

"I can fix that all right," I said, "I'm sure. Shall I make out the contract now?"

He nodded, so I proceeded to fill out the contract blank, all the time feeling that there must be some mistake somewhere. When it was filled in, Frascati and two others signed it on behalf of the Italian Association. Then Frascati told me they were contemplating building a lot of summer cottages there where the various members of their association would go during the summer months.

"We will pay \$2500 cash," he said, "and \$2500 a month until it is paid for, and you can have your first check as soon as your Mr. Lee agrees to the sale."

It didn't take me long to get back to Lee's office. He was in and agreed to the discount if I would split the \$250 with him; that is, deduct \$125 from my commission. I agreed readily to this and was so anxious to close the deal that if necessary I'd have stood the whole loss myself.

Even Lee noticed that I had a cold and advised me to go home. While on the trolley I figured up my commission for the month and found it was \$1087.50. Deducting the \$125 I had to lose and the \$100 I should have received for salary for the month, I had \$862.50 coming to me. Believe me, some bunch of commission!

I think Francis was as delighted as I was over my big streak of luck.

"What are you going to do with it all, Peter?" he asked.

"First of all, I'm going to have one grand, good time; then I'm going to tell Lee where he fits."

"Go lightly," he said.

"Lightly? I tell you, Francis, if it hadn't been that I was landed in the job, I wouldn't have stayed there twenty-four hours. I sure made a mess of it when I left the Magnitude. Just because I had a bit of luck I'm not going to stay with Lee. I tell you, Francis, I wouldn't stay there for any money he could give me."

"Why not?" he asked, with his eyes raised to the skies,

"Because he doesn't play fair. I tell you, Francis, there's no fun in working for folks if they don't play the game according to Hoyle."

"You didn't always think that way — did you, Peter?"

I felt a bit cheap at this and said, "Oh, well, a fellow learns, you know."

He came across the room, put his arm over my shoulder and said, "Peter, old chap, I don't know when you have said anything that has made me as proud of you as that."

If it hadn't been for Frascati's check, I wouldn't have turned out next day. I was hot one minute and cold the next and had a dull, aching pain in the back of my eyes and the back of my head. Francis was quite worried about me — so much so that he telephoned to his firm that he would be late getting down.

"I'll go with you, Peter, to help you to get this deal closed as quickly as possible and see you safely back in the house and in bed."

I told him not to worry, but when I looked at myself in the glass and saw how rotten I looked that made me feel even worse.

Francis ordered a taxi. He was going to take me down in his car, only it was still failing to run smooth. It wasn't long before we rolled up to Frascati's place. The check was waiting for me, all made out, in my name, however, instead of Lee's. Frascati apologized for the mistake and said that if I wanted to leave it till tomorrow he would get the fellows together and have a new check made out for me.

I was so anxious to get the deal closed that I said, "Never mind; I can indorse this check and it will be just the same to Mr. Lee. Thank you!"

Then Francis bundled me into the taxi again and we beat it to Lee's office. Lee seemed surprised as the dickens when he saw Francis come in with me and even when Francis explained that he had only come with me because I was so sick, he still looked worried.

I didn't take off my overcoat for, while Lee's office was very hot, I was shivering with the cold. Gee, but I felt mean!

Lee grabbed the check, looked at it and then said: "They've made this out to you, Flint, but if you'll indorse it, it'll be all right."

I proceeded to do so, but before I could finish, Francis grabbed my arm and said:

"Hold on there a minute, Peter, isn't there something due you as commission for this? You are feeling mean, you know, and you may not be able to get down to the office for a day or two, so Mr. Lee will doubtless want to give you your check at once."

"Mr. Lee doubtless will not," snapped Lee. "Come,

Flint, sign that check. Now you better beat it home, you look pretty mean."

Lazily I picked up the pen again, but Francis once more stopped me and said, "Don't sign that, Peter, until you get your check."

Lee went white with rage and snarled, "What crooked game are you two trying to put over on me? How do I know that check's good? Anyhow, that check belongs to me."

His voice rose as his anger increased. "I believe you two had that check made out in Flint's name on purpose just to give you a chance to double-cross me."

Francis did not answer him, however, but said to me: "Come along, Peter, and bring that check with you."

At this Lee changed his tone. "I don't appreciate and certainly don't understand your attitude, Flint. But if you insist, I'll give you your check." After some figuring he wrote out a check for \$862.50 and passed it to me.

Francis took it and passed it back to Lee, saying: "Please send your girl down to have it certified."

I thought Lee was going to blow up again, but he didn't — instead he passed the check to the girl, nodded his head, and she left and quickly returned with the check duly certified.

I finished signing his check and gave it to him. He took it without a word: we got up — Francis helped me out of the office, for by this time I felt really all in.

He soon had me in the taxi driving rapidly back to Mrs. Semper's, while I still held, clutched in my hand, the check for more money than I had ever had before.

Two thoughts were in my mind — one was to write my

resignation to Lee and the other was to do something worth while with that money.

After he left I hadn't much recollection of anything except that next day Francis came with the car and took me home and I felt so tired that I didn't care what happened to me. I knew Mother would look after me once I was safely home.

It was three months before I saw New York again — after a long siege of pneumonia. When at the end of that time I stepped out of Grand Central Station into Forty-second Street I was stunned by the confusion of traffic.

After the three quiet, peaceful months I'd spent in dear old Farmdale, I noticed the change very much. Besides, I expect that having been so ill and seeing few people, except Mother and the rest of my folks — and Mary Gillespie, I'd got into a bit of a rut.

In a few minutes, however, I began to feel more at home. Of course, Francis met me at the station and we walked to Broadway, then took an uptown car to Mrs. Semper's.

"It's been lonely in New York without you, Peter," he said for the fifth time — I'd missed Francis, too, although he came to Farmdale for two week-ends, during which time he saw me for about ten seconds, the rest of the time being spent with Lucy.

"Broadway's up again, I notice," I said with a grin.

"Not again — still," he commented.

He told me that Max Beitman was asking for me and said that if I'd left Lee, the realtor, he'd be glad to have me work for him at \$25 per.

"And that reminds me," went on Francis, "a friend

of yours, a Mr. Crofton, has asked me several times about you, and also a Mr. Riller from Boston tried to get in touch with you — you seem quite popular.”

I sure was tickled to think that “C. C.” cared enough for me to ask after me while I was ill.

By this time we were at Mrs. Semper’s. She cried — yes, sure enough, cried — when I got there. “I guess I’m the pumpkin, all right,” I thought to myself, “I’ll bet there aren’t many fellows whose landladies do the April shower stunt over ’em.” Just the same it made me feel pleased with myself when I found folks really liked me.

After dinner we all played “rum” for an hour and then we adjourned to our rooms. When we got to our combination bedroom-sitting room Francis lit a cigar. I lit a cigarette and we settled down to an hour’s confab over my future work.

“You were very successful with the Magnitude Life Insurance Company. Why not go and see that Mr. \_\_\_\_\_”

“Mr. Goldman?” I suggested.

“Yes, see Mr. Goldman and see if you can’t get back into the staff.”

“No-o, I don’t think so, old chap, although as I’d be working for a straight commission, he would be glad to have me back, I’ve no doubt,” was my comment.

“No, Francis,” I continued, “I think I’ll open a real estate office of my own.”

“You know nothing at all about real estate,” he said, “and to tackle a business of which you know nothing and without any idea of how to run it is decidedly risky.”

Well, we thrashed the matter over till near midnight, and I finally decided — very reluctantly — that I’d go to

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the Magnitude and see Mr. Goldman and Mr. Perkins and arrange to put a little more time in the insurance business — that is, if they were willing. Of course, Goldman told me when I left that they never took back people who had left; but, of course, that was simply camouflage, for they want all the men they can get, especially on a straight commission plan.

Bright and early next morning I went to the Magnitude offices.

Goldman was out when I got there, so I had a chat with Perkins till he arrived.

Perkins told me that they had just had the biggest quarter's business in the history of the company.

"Things are certainly humming," he continued, "and our fellows are making more money than ever. It's too bad you left us, Flint, for you sure had the makings of a top-notch insurance agent. You could have gone a long way with the company. By the way, I hear you've been sick."

I told him all about it. "But I'm in fighting trim again now, though, and ready to eat 'em alive."

"I understand that the real estate market is rather dull just now, Flint. How about it?" Perkins and I looked up to see who spoke. It was "C. C." and we shook hands heartily. I liked "C. C." He was always the same.

"I don't know for sure," was my reply, "for I only got back to New York last night."

"Going to work for the same people?" he asked.

"No, Lee and I couldn't agree. He was too tricky for me. I made more than a thousand dollars in the month I was with him," I boasted.

"You'd better come back to us, Flint," "C. C." said as he put on his hat and left the office.

"If you thought of seeing Mr. Goldman about ——" that's as far as Perkins got, for the door swung open and in Goldman came.

He gave me a sharp look and then shook hands and went to pass on to his private office.

"Mr. Goldman," I called out, "can you spare me a few minutes?"

A keen glance at me and Perkins and then he said, "Why, yes, I guess so — come along in."

When we were settled in his office he asked, "Well, Flint, how are things going in the — let's see — real estate, isn't it?" I nodded. "And what can I do for you?"

"I want to come back and work for you, Mr. Goldman," I blurted out.

"So. What's the trouble with your last job?"

"Mr. Lee and I couldn't agree — he was tricky." My explanations seemed very lame somehow.

"You left us because we couldn't agree," he said coldly.

"That was very different," I went on. "You treated me white, but Lee — he — he ——" My voice trailed into nothingness.

"I see," broke in Goldman, "You are a good salesman, Flint, but there's no job for you here."

I hadn't felt so keen to get back till Francis urged it, but I sure felt blue when Goldman said that.

"Why not? I don't want any drawing account. I've plenty of money. I made over a thousand dollars the month I sold real estate. Surely you can't refuse business if I get it?"

Goldman straightened up in his chair and said, "If you remember, Flint, I told you before you left that we never take back any one who leaves. It's bad for the



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organization if people think they can come and go as they please. I'm sorry, but there's no place for you with us."

"And you would really refuse business if I got it?" I was feeling indignant.

"I certainly must."

"All right. If you don't want business, there are plenty of good companies that do, see?"

"That's enough, Flint. I've no more to say to you now. Good-morning." He got up and held the door open for me, and I went out.

Perkins caught me by the arm and said, "Why did you do it? I wanted to tell you it would do no good."

"That's all right," I said airily. "Good day, old chap, see you later." Then I left as though I didn't care, but I felt worried and peeved to get such a cold turn down.

Anyway, I'd done as Francis had asked and after I told him about the turn down he said that perhaps it would be just as well for me to have my own way and try real estate on my own hook.

"But," he warned, "the chances are all against you making good, for you know nothing of business management."

"Aw, cut it out, Francis! You're always croaking. If I took any notice of you I'd never do anything."

He shrugged his shoulders and said something about my "blood being on my own head," and then went to work on some reports he'd brought home.

Next morning I took the train to Clearvale, to the land I had in mind.

The land was two stations nearer New York than Leeville Park. It was quite good land, so far as I could tell. The land had been staked off in "streets" and lots,

but no attempt had been made to cut the streets through the land.

It was fairly clear of timber except in one corner, where there was a grove of pine trees. "That looks good," I thought, and strolled over to give it the "up and down." It looked better at a distance, for it had evidently been used for a picnic ground and was littered with waste paper, tin cans, and bottles.

There was a big sign on the land which read :

FOR SALE

In One Parcel or in Single Lots.

Apply

Lucas Kellett, Clearvale,

or

1414 Benzier Building, New York.

While there I thought I'd find out if Kellett was in Clearvale then, so I went to the station and asked the station agent where he lived.

"Well, now," began the old chap, "do you know where Dead Man's Pond is?"

"No; never heard of it!"

"That's too bad. It's quite a good-sized pond. Riley's son-in-law got drowned in it — Riley owns the pond —"

"Yes, yes!" I broke in, "but I want to find Kellett's place."

"Sure; but Kellett's ain't no place, it's a big farm. Do you know where his subdivision is?"

"Yes; is it near there?"

"No, not exactly; it's just the opposite way — in fact, the other side of the tracks. It's funny that a man

should buy land like that and him living on the other side of the tracks."

"What's funny about it?" I asked, wondering if I was going to hear anything of value.

"Why, ye see, folks on the other side of the tracks think they are better than we folks on this side, so it's jokey he should buy outside his clique, as it was."

"What kind of a man is Kellett?"

"Oh, he's so-so. He-he-he!" Here the old chap began to laugh. "I'll never forget the day Riley heard Kellett had bought the old Fleming land — the subdivision. Ye know Riley always wanted it and thought he could get it cheap —"

"Where did you say Kellett's farm was?" I broke in again.

"I told ye, acrost the tracks," and again he began to wander on to other things. Fortunately, a train was due and passengers coming in enabled me to beat it across the tracks.

There I asked a boy where Kellett lived. He pointed to a long low rambling farmhouse with an ell to it and a big farm which was connected to the farmhouse by a kind of covered passageway. The house was about ten minutes' walk from the station and stood upon the crest of a rising hill.

I quickly got to the house and rang the bell. A big, raw-boned woman with a healthy black mustache came to the door.

"I wish to see Mr. Kellett, please."

"What for?"

"I want to see him about the land he has —"

"See him in New York," and she slammed the door in my face.

"Some cheery little wife Kellett has," I thought as I walked back to the station, where I had to wait half an hour for the next train to New York.

I saw Kellett. You'd never think to see him that he was worth a nickel, and yet I learned he had oodles of dough!

I thought I'd get to his office in the Benzier Building by about 10 o'clock. Somehow I guessed he was old, and, sure enough, he was — about eighty-five, I should think.

I asked him if I was too early for him to talk business.

"Too early? Too early? He-e-e- (he laughed like a hiss). I've been here since eight. I always get here by eight; eight's the hour for all busy people to start work. Whaddya want?" he abruptly asked.

"I want to talk about that subdivision of yours at Clearvale."

"Well?"

"You own it, I understand?"

"Yes — well?"

"I've been — I am in the real estate business."

"Well?"

"You want to sell your land, of course."

"Naturally, seeing as how I advertised it for sale. Well?"

"Would you be interested in a proposition whereby you could sell it a little at a time and get your money as you sell it?"

"Depends on the proposition. Well?"

That got my goat. The old chap's everlasting "well" put me off my stride and I didn't know just how to get ahead with my plan. If "well" got my goat it might get his, so I said, "Well?"

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"I said 'well,'" he answered.

"Well?" I came back calmly, but feeling I wanted to giggle. I couldn't help thinking that the old chap's ideas on how to sell his land were weird.

"He—e—e," he laughed once more, "that's funny. Now tell me just what game you're trying to work."

"This," I said. "I want to find a good subdivision to sell. I've been in the real estate business only a short while. My last month's work earned me over a thousand dollars." I said that to impress him, but I think he thought I was slipping something across him—he looked so surprised.

"I've saved a few hundred dollars, enough to manage a small real estate office, but I haven't enough to buy land. Now, can we get together on a deal whereby I can have an option on the land and pay you as I sell it?"

The old chap's simple manner seemed to slip off him. He drew up his chair near to mine and looked at me shrewdly for so long I felt all fussed up.

"I really think you are on the level," he finally said. "So many sharks put up tricks on me because they think I am simple. Let me give you a bit of advice," he smiled rather grimly, "if you want to make money act soft and folks'll think you are easy to pluck — and then you can get them every time. Now about Clearvale. I own the whole of the Fleming estate and have had it cut up for house lots, but I'm not interested enough to start a-pushing it. I'm planning to sell it at these prices — \$200, \$250 and \$300 a lot. The lots over the crest and farthest from the station at \$200 a lot, the crest lots and the three streets running to Maxwell Street, on which the station is located, at \$300, and the remainder, there, on the station side of the crest, for \$250."

"On easy terms?" I asked.

"No, I was planning for cash. I can't be pestered with collecting monthly dabs of money."

"What would you sell the lots to me for if I put all my time to it and hired some fellows to work for me?"

"Now, that's very good land — very good land, but it only set me back a coupla songs so I could give you a good price. But would you want to sell cash or time?"

"Time, of course; something like \$10 down and \$5 a month."

He shook his head positively. "Takes too long to pay. You can get \$25 down and \$10 a month just as easily — and even that's too little." He began to figure on an old envelope.

"What's your name and address?"

I told him.

"Can you give me references — friends, former employers, bank?"

I referred him to Max Beitman, Francis Perkins, of the Magnitude, and the Manufacturers and Commerce Trust Company, where I had my eight hundred dollars. He took down the particulars, then made me the following offer:

"Assuming your references are substantial, I'd entertain this plan. I'd sell you that land for \$150, \$175 and \$200 a lot. The lots average 35 by 115 feet. You sell the lots for \$200, \$300 and \$350. Wait a minute." He opened a drawer in his old desk and I saw a card index fitted in it. He referred to it, touched a buzzer on the floor which brought in a middle-aged woman and he said to her, "Bring me map 17C."

In a minute she returned with 17C, which was, of course, a map of the Clearvale subdivision. He pointed

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out to me the locations of the different priced lots and showed why the difference was made. I noticed all this data was neatly typed in the corner of the map.

"Now, you can pay me half of all you get till you've paid for the lots. Then I'll issue a deed to the purchaser as soon as he's paid you in full, or else to you if he fails to fulfill his contract, but pays enough so that half of it gives me my money. If he don't pay enough to do that, we each have half of what he's paid for our trouble.

"And you'll give me the sole selling rights?" I asked.

"To a certain extent. I've two or three people interested in a lot or so, but as there are 718 lots altogether, the two or three I might sell couldn't make any difference. Outside of that you can have it all to yourself. I'll give you an option for three months anyhow and thereafter so long as you sell six lots every week. That should be easy and you'll have it all cleared up inside of two years.

"There's just one or two other little items," he went on after a pause. "I'd want my bookkeeper to check up your payments every month and you'd have to pay me every week half of what you received. With your check I'd want a statement saying who paid you and what lots, the price paid and the total amount paid to date. Also, you ought to have an office close to here — you could perhaps get right into this building."

We chinned along a bit more and then I left with the understanding that I was to call again on Saturday, and if he found that I was O. K. the deal could go through as planned.

It certainly looked like a slice of luck for me. It showed that, after all, I didn't do a bad thing when I

went to Lee, for if I hadn't worked for Lee I'd never known of Clearvale.

As soon as I heard from Kellett I set about finding an office.

My idea was to get a suite of three offices. One for the salesman, one for the bookkeeper and stenographer, and one for myself.

My first try was at the Radium Building — I thought a swell address would help me. I asked for the janitor, and a man in uniform, with whiskers and (by the look of his face) a bad taste in his mouth, wanted to know what I wanted with him — who did I want?

"I'm not partic'," I joked, "but I want to rent a suite of offices."

He got rid of his bad taste P. D. Q. and said, "The superintendent is out, but if you go to his office on the fifth floor perhaps one of his assistants can fix you up."

So up to the fifth floor I went and again told my little piece. A Fifth Avenue fashion plate offered to show me a choice suite of five rooms, but I called a halt on that, so he piloted me to the eighth floor and showed me a suite of three rooms, one big room and two small ones leading out of it.

Believe me, it was some swell office — each room had a wash bowl and clothes closets. Stone floor — the kind that has patterns worked in with little bits of colored brick — swagger electric lights, mahogany doors and — Oh! well, you know, "the very latest improvements" kind of place.

"Y-e-s," I answered, "I could make that do. How much is it?"

"Only four hundred," drawled fashion plate.

"That's reasonable," I said — then I figured it up



at \$33.33 a month. That struck me as remarkably cheap and I said so.

The tailor's model looked stalled for a minute, and then with a sneer said, "Four hundred a month, of course, is a bit cheap for this suite."

"Ha! Ha!" I pretended to laugh, "you must excuse my joke. Now, I'll consult the directors and probably we can come to terms."

Then I beat it — of course, I had to swank to save my face; that was the only way I saw of getting out of it decently.

I tried cheaper and cheaper buildings, but couldn't get a thing. Finally I said to myself, "Two offices are enough." You see, I did not want to pay more than \$25 a month for my offices.

While two adjoining offices were much cheaper than the suite I originally planned, the prices asked were way out of sight, even in the cheaper buildings.

So I got to figuring again and decided that it was perhaps just as well to start with one office. Of course, the salesmen wouldn't be there much — and probably one girl could do the stenography and bookkeeping to begin with, and perhaps a boy to run errands and things.

So I started a search for single offices — there were plenty of offices to rent, but the prices — say, you'd want a step ladder to reach 'em!

My search for an office took me gradually to cheaper and cheaper office buildings just off the main run, as it were. But still no luck.

I tried the Benzier Building, but \$60 a month was the cheapest thing they had. As Lucas Kellett urged me to get an office near his in the Benzier Building, I began to fine-tooth comb the immediate neighborhood.

After a while I came upon an old building, half office and half warehouse. It didn't have that "glad-to-see-you-come-right-in" look, but it wasn't so bad, so I decided to give it the "in and out." I was getting desperate, for it was 4 o'clock — and I had hoped to get my office and have it all fixed up so that I could go to the movies in time to see the show before dinner time.

There was a rather dingy, but clean, undersized elevator in charge of a young colored chap; I asked him where the superintendent was and he grinned good-naturedly and said:

"Lawdy, boss, we ain't no superintendent here, ah looks after the building!"

"All right then, show me an office if you've any to rent."

"Yassa boss, sir, step right in. A've somethin' on the fo'th flo' that's just be va-cated."

I stepped into the elevatorette — it was hardly big enough to be called an elevator — and we slowly ascended. My, that elevator was the slowest thing I ever struck!

Then we came to a stop with a clatter and both left the elevator.

The empty room to which the boy piloted me was at the end of a narrow corridor.

The room was about fifteen feet square, dingy like the rest of the place, but as clean as a pink.

"There, boss, that's an elegant office — good light, good location, good neighbors" — BANG —

I jumped! "Good heavens, what's that?"

Henry (the boy told me he was "Hennery to all his people") just grinned and replied, "That's all right, boss, that's only Mr. Todd who has the office next to you."

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"Well, I'm glad it's all right, but it don't sound that way. What's he doing, anyhow?"

"Mr. Todd, boss, he's a sales agent — he sells all kinds of kitchen things for hawkers — he sho' must do a big business. Jes' now he's got a new kind of pan that won't break — when he gets a hawker in he bangs one of the pans on a sheet of iron. But yo' no need to fret about it, boss, fo' Mr. Todd, he usually has a new idea every other week."

BANG — went Todd's pan and I couldn't help jumping.

"What's the rent of this office?"

"Four hundred, boss."

Four hundred! That's what the matinee idol told me in the Radium Building. Then I got wise. The suite of offices in the Radium were \$400 a month — this office was \$400 a year and \$33.33 a month.

That was reasonable enough, so I said, "I think this will suit me. Does that include light?"

Henry, of course, laughed. "Only daylight, boss. 'Lectric light is two dollars a month."

"That'll be O. K.," I agreed.

"You'll want me to clean fo' you, boss? I does it for all my people."

"Any cost to it?"

"Yassa boss, just \$3 a month for this office. An' I guess you'd like a pussonal key to the toilet. Lots of cold water all the time. I provides the towels and keeps 'em clean."

"No cost for that, I hope."

"Nossa, no charge fo' the key — unless you want mo' than one. But, of course, boss, there's just a trifle charge for cleaning them towels."

I gulped. "How much?"

"Two bits a week — jest \$2 a month, that's all."

I reckoned up the extras and found my office would cost me \$40.33 a month. That was more than I expected to pay, but it seemed the best I could do; so I agreed to take it from the next Monday, but to have free use of it for the remainder of that week.

Henry agreed to this and asked me to step down to his office — which was a desk under the stairs on the ground floor. There I gave my first check for my business, \$33.33, to the Byloe Building Company for a month's rent in advance.

Henry blotted the check and the receipt vigorously and then said: "Mr. Flint, boss, you'll want your name on the directory board and on your office door?"

"Oh, yes, of course," I said, and told him to put "Peter Flint Realty Company" on the door and on the directory board.

"One, two, three, four, five —" Henry began, counting the letters, "eighteen. Eighteen at twenty cents is \$3.60, and eighteen at ten cents is \$1.80; total, \$5.40. That'll cost you \$5.40, Mr. Flint, boss — twenty cents a letter on the door and ten cents on the board."

"Good Lord, do I have to pay for that?" I gasped.

Henry laughed — he was good at that and helping me to spend money.

"Shure, boss, yo' can't get letters to jest naturally grow on the door."

It peevd me, somehow — all the little dabs of money, and I said a bit snappy-like: "Do I have to pay for the air I breathe or the water I use?"

After Henry had laughed he said, "No charge for air, Mr. Flint boss, but (Gosh! I knew that "but" was a signal for more expense), of course, you'll want spring

water to drink. Ah'm the agent for the Puritas Spring Water, jest fifty cents a bottle and no charge for the stand. Ah'll have a bottle all fixed in for you by the time you get in."

"Well, I suppose I'll want some, so go ahead," I said, resigned to the expense.

"And I think, Mr. Flint, boss, that a fifteen-cent piece of ice should last you two days."

"Go on and put it in." I was feeling desperate.

When I told Francis about it, he howled—just lay back and laughed till he choked. "Henry is a real salesman, Peter, and he sure found an easy mark," he finally gasped.

Henry certainly was on the job, for when I went down to "my office" next day he was waiting for me with his ready grin, and suggestions.

"Have you bought your furniture yet, Mr. Flint, boss?"

"No, Henry, not yet; but I'll have some here before the end of the week."

"Well, boss," here Henry lowered his voice to a confidential whisper, "the man what rented your office got somehow backward with the rent, so I helped him out by taking his furniture. Yo' can have it ve'y cheap, Mr. Flint, boss, if yo' like."

I thought if I could buy it cheap, it might be worth while, so I went and looked at it.

There was an old rolltop desk, the lid of which kept sticking. There were six chairs, one a swivel desk chair with arms. I sat on it and turned round—the squeak it gave was fierce.

"Jest a spot of oil, Mr. Flint, boss, and that chair will turn so e-easy you'll never know it."

There was a rickety little table with a drawer that

wouldn't open — two filing cabinets, each with four big drawers, and two huge cuspidors.

"Don't like it, Henry." I shook my head. "By the way, what business was that fellow in?"

"Real estate, boss!" It gave me the shivers, somehow, to think I'd rented an office in which another real estate man had failed.

"Mr. Flint, boss, that there is elegant goods and I could polish 'em up so they look like new — that sho' is purty wood," and he stroked the old desk as if it were a bit of Chippendale, "and when shined up would be a ornament to any office."

"How much for the lot?"

"You see, Mr. Flint boss, that there furniture is real solid and handsome, and when Ah've finished shinin' it up —"

"Never mind that, what's the price?" I snapped.

"Ah'll tell you, Mr. Flint, boss, that furniture's worth at least \$200, but yo' can have it — the whole lot — fo' \$50 — yassa, jest for a little \$50!"

I did not buy; it seemed far too much — then I hadn't the faintest idea of the cost of furniture.

Henry seemed quite downcast when I refused to buy, and asked me what I'd give — but I told him I intended to have new furniture.

At this Henry gave me a card to a firm of furniture dealers and said if I gave it to them they would do me right.

I took the card, but determined to avoid the place. I didn't intend to let Henry make a commission out of my furniture — Henry had the art of making money out of "onconsidered trifles" to too fine a point.

I was afraid that his furniture friends would "do me

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right." Still, you couldn't help liking Henry. He was so darned cheerful. I'd sooner be stung by a cheerful fellow than get a square deal from a grouch.

When I left Byloe Building I made my way to a big office furniture store, where I was greeted by a "pasty-faced" fellow about my age.

"I want to see some furniture, please."

"What kind do you want?" he asked.

"Let's see a desk, to begin with."

He led the way to where three roll-top desks were lined against the wall. "Here's a bargain in desks, only \$75 — we only have these three left — three plain drawers, one double for vertical file and one partitioned for stationery, center back-lock cabinet, vari-sized paper racks, pen rests, center drawer, mission lock," he went rattling on about a lot of stuff that I wasn't interested in and didn't even know what he meant.

Then he jabbered away about the wood, the dovetailed drawers, the varnish, and such like — that guy wasn't trying to sell me a desk, he was trying to make a cabinetmaker out of me.

I cut him short by saying I didn't want it. I wanted a flat-top desk.

"Oh, no you don't — this is the kind of desk for your purpose —" and that's as far as he got.

He'd contradicted me several times and got away with it, but this time he got my goat.

"Say, who's buying this desk, anyhow?" I snapped. "When I want advice from you I'll ask it. I'll not buy one at all here now — you can bury the darned old desk with the rest of your squirrel food — blooming idiot!"

Then I stalked out of the place, leaving him with a sneer on his face, but a flush on it that showed I'd got home.

At the next place I went to, the salesman actually helped me. He suggested I could do without some of the things I asked for. When I picked, or rather we picked out what was necessary, this was the bill :

Flat-top desk . . . . .	\$ 65.00
Typewriter desk . . . . .	40.00
Arm chair . . . . .	8.00
Typewriter chair . . . . .	7.00
Three small chairs . . . . .	7.50
Four-drawer filing cabinet. . . . .	35.00
Flat table . . . . .	12.00
Desk tickler . . . . .	2.00
	<hr/>
	\$176.50

I was worried at the size of the bill, for this and the rent would swallow up \$200 of the \$700, I still had.

Then the salesman said: "Do you wish to pay cash or to use our deferred payment plan?"

"What is it?" I asked eagerly.

"Twenty per cent cash and the rest in twelve payments, so that the furniture is paid for in twelve months. We add 6 per cent to the bill to pay for carrying the account."

"How much will that work out then?"

He figured for a minute and said, "The bill, with interest, is \$187.10 — the first payment is \$37.10 and the monthly payments are \$12.50."

That listened good, and I gave him my check there and then and he promised to have the furniture delivered tomorrow.

A little to my surprise, Francis approved of my arrangement. "You've gone to a house of good repute and I think it's worth the 6 per cent to have the use of your money — when you've so little."



## CHAPTER XVI

### BUSINESS WORRIES

I FOUND going into business was no cinch. Easy to say, "I'm going into business," if you say it quick. But getting in was some job.

I got my furniture in, the name on the door and I'd given a printer an order for some stationery and contract blanks.

This is what I ordered :

Five thousand sheets of letter paper.

Five thousand envelopes.

Two thousand contract blanks (Kellett drew it up for me).

One thousand receipt blanks.

One thousand business cards for myself (as manager).

Five hundred postcards (to remind people of appointments to see the land).

Francis said I'd ordered ten times too much. "That's just like you beginners; you go reckless on office supplies."

I felt there was something in what he said, so I phoned the printer and told him to cut the order in half. Unfortunately it was too late, for he said he'd already cut the stock and printed some of the items.

That printer was mighty quick. Dad was always kicking because his printer never got anything to him on time.

I'd bought some books — a ledger, a cash book, a journal and also a little book for petty cash.

Just after I bought them I read in "Progress — the business man's magazine" — that real estate business is best handled by a card system. I was sorry I didn't understand something about bookkeeping. Still, Kellett's bookkeeper was to go over the books once a month, so he'd virtually keep them straight for me.

I'd a stenographer coming in from the "Quickrite Typewriter Company." I bought a machine there for \$100 — \$10 down and \$5 a month. She was to get \$15 per and could look after the books as well. Her name was Minnie Sloan.

My bank account had sure had a crimp put in it. I'd paid out more than a hundred dollars and was obligated for above twice that amount.

When I realized that I'd less than \$600 and that I had not yet started to sell, I decided to make a few calls to see if I couldn't get some prospects to take down to Clearvale on Sunday.

After five fruitless calls, I decided it was best to get the office fixed up and all that kind of thing first, for I couldn't give my mind to selling at all.

I arranged for a telephone to be installed. A party wire was all I ordered. Had to pay a deposit on that. Gee, but the money did go!

The first letter I received at my office was from Mother — a short note wishing me good luck and all that, but it bucked me up. The same afternoon I received another letter from Farmdale addressed to Peter Flint Realty Company, personal attention of the manager. It was from Mary Gillespie.

This is all she said :

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Oh, Peter boy, I wish you joy  
In selling real estate;  
I hope that folks will buy and buy  
From early until late. — MARY G.

Think of it — the only folks who wrote me at all were women, mother and Mary. It made a fellow want to win out when his women folks seemed to expect it. I wished Dad had written to me.

It seemed to me that I ought to figure on my prospects, so I spent a couple of hours doping them out.

I started with this ad in the Sunday paper:

SALESMEN wanted; splendid opportunity for any number of men to get into the real estate business; experienced men only need apply.

PETER FLINT REALTY CO.  
Byloe Building

I put that bit in about “experienced men only need apply” because I thought if I could get some trained men right away I would be on “Easy Street” quickly.

“Gee,” I thought, “If I can only get the right kind of men I am going to make a big killing of this business.

“Suppose I get only ten men to work for me and suppose they only sell five lots of land each a week — that’s, let me see — yes, that’s fifty lots, and if they only sell the cheapest of the lots — those at \$250 each, why that’s \$12,500 a week. Phew! I am sorry I did not go into business before! The profit to me would be \$5000 when the land is all paid for.

“The 10 per cent commission to the salesmen would be \$1250. Now suppose it cost me for expenses, office rent, advertising and everything else, about \$250 (of course, it wouldn’t cost me that), the total expense would only be \$1500 and my net profit every week would be \$3500.

"Good heavens above, that would be \$87,500 a year on a twenty-five week year. Of course, I would only be able to sell land at that rate for half the year."

I felt that these figures couldn't be right. So Sunday I worked them out for Francis.

Then I said to him when I finished, "Aren't those figures correct? Have I made any mistake in reckoning anywhere?"

"Not a single one Peter," was his reply. "Your figures are absolutely correct, but — you start off your whole figuring on a false hypothesis."

"Good Lord, what's that?" I said.

He laughed. "Never mind! Let's put it another way. You start in with an 'if,' in fact with 'two big if's.' First, that you will be able to get ten men to work for you at all."

"That's easy," I grunted. "It would be a cinch to get twenty people. I have an ad in the paper today and I bet you that I'll have all the men that I want waiting for me when I get to the office in the morning."

"I just bet you," said Francis, "that you don't get a single man that you can hire tomorrow. I just bet you the best cigar that I can buy."

That seemed so easy that I took it up.

"The other big 'if' is when you get your ten men that they will average five lots a week each. Why, that's a lot of business to do."

"Why, I sold eighty in the first month I was in the real estate business," I defended.

"You just kicked up a horseshoe," laughed Francis. "You just had one bit of luck, but did any of the other men that worked for that — Mr. Lee average five lots a week?"

"I guess Zeigler did all right, and there's probably another fellow that did."

"There you are!" said Francis. "Here is Lee, an old hand at the game, who can only get two men to average five lots a week, while you, a beginner, expect to get ten men to do it. If I were slangy, Peter, I would tell you to roll off your back and stop dreaming!"

I didn't feel quite so sure of my figures when Francis finished, but I stuck to my guns and said, "Well, he didn't have such a good proposition as I have, anyhow!"

Francis was a real kill-joy and said, "I am mighty sorry that you are in the business and hope to heaven that you will get through with a whole skin."

Talk like that made me set my teeth and want to pull through somehow.

I had three fellows waiting for me in the morning in answer to my ad.

The first I talked to was a great little hot air artist.

He said his name was "Blowitt" — it should be.

"What are you doing now?" I inquired.

"Well, at present, I'm not doing anything — the firm I sold for went out of business."

"What line was that in," was my next question.

"It was — special soap game — you got a kid to sell a dozen cakes of soap and gave him a bit of a present. I did fine at it — it was a good idea, but the firm bust up."

"Ever sold real estate?"

"Yep, I was the star salesman for the Eunam Company. I put that big subdivision of theirs at Esteyville, upstate, you know. Old man Eunam told me that nobody never done a prettier job than me."

"Why did you leave them?" I asked, surprised like,

for the Eunam Company was about the biggest in the city and had a dandy name.

"They tried to welsh me out of some of my money, so I just gave 'em the go-by. They begged me to stay, but I told 'em I'd do anything for a firm that treats me white, but once they try to do me dirt I'm through. I've a record, I have, and don't have to worry about a job. What's your proposition, Mr. Flint?"

I outlined it to him and asked him what he thought of it.

"That should be easy to sell," he said, as sure as you please. "A man ought to sell ten lots a week easy as soon as he got going. How much do you pay?"

When I told him 10 per cent commission straight, he shook his head and said "That's all right for a beginner at the game, but you'll have to cough up a salary to get me."

"But if you can sell it and are sure about it, you wouldn't want a salary — you'd make more on a commission."

"Sure, I know that, but it takes a few weeks to get settled to a new proposition and while getting settled I've got to have enough to keep things running."

He told me some more places he'd worked at, and apparently he was some dazzling star of a salesman, but too many of the people he worked for failed or retired so I couldn't look him up much.

Finally I said, "How much salary would you want?"

He gave a hasty glance around and said, "I would be willing to start as low as — as \$50 a week."

That settled it — \$50 per for a salesman without references and me, the boss, to draw \$25 — nothing doing, and I told him so.

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The next — a fellow with three days' growth of whiskers and a fixed sneer sidled into the office.

"You Flint?"

"H-m, h-m," I nodded.

"What's the proposition — salary or commish?"

"Commission, of course."

"Good night," and he sidled out again.

It all happened so quick that I was gasping when he vanished. He sure didn't mean to waste any time.

The third fellow was a red-faced, very pimply young man. He was smoking a cigarette, and by the look of his fingers that's about all he did.

"Got room for a real top-notch salesman?"

"Oh, no," I assured him. "I just advertised to spend some money."

"You got one on me, old chap. Ha, ha!" His cigarette being nearly smoked he proceeded to light another one with its glowing stub. "I can sell any damn thing you like, as long as I get the coin."

"The coin's here all right if you can sell yourself."

He blinked once or twice and then said, "I don't get yer." Then, after a pause, "Will you tell me about the deal?"

"The land is at Clearvale," I began. "It's excellent land; high and dry, pine trees —"

He cut in with, "Never mind that—what do you pay?"

As soon as I mentioned commission he asked if I would give a drawing account.

I said, "No," very decidedly. He picked up his hat and sauntered out of the office, saying, "I don't care to entertain your proposition!"

During the day I interviewed dozens of salesmen, and not one worth the creak of a cricket's knee.

Between 10 and 2 o'clock they came in droves. My office was jammed full. So instead of attempting to talk to them one at a time, I told it to a whole room full at once.

But I seldom got through all my story, for one after another would sneak out till there was just me and Minnie Sloan left in the office.

It worried me, to see the kind of fellows who answered my advertisement. "I wish I had some one to help me," I reflected. "I don't know how to write an ad, I don't know how to interview prospective salesmen, I don't even know how to find something for my stenographer to do. I don't know how to find prospects — I don't know how to run a business! I guess I don't know anything about business."

The end of my second week still saw me with no salesmen. I had one streak of luck, however, I had three prospects to take to Clearvale on Sunday.

Mrs. Sémper gave me the lead. It seemed a friend of hers who lived in the Bronx was interested in buying some land where her husband could build a bit of a cottage and keep chickens. She told her about me and my land, and this friend — a Mrs. Ohren — said I'd better see her husband.

I went to their house and had a nice visit. He was a little bit of a man, but talked a blue streak. And all he talked of was chickens — Rhode Island Reds, Buff Orpingtons, White Wyandottes and suchlike weird names.

I happened to mention that the Clearvale station agent had a lot of chickens, and he got quite excited. A friend of Mr. Ohren's came in while I was talking and he got interested as well, and was to come with us on Sunday.



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I'd promised to meet them at the Grand Central in time to catch the 2:25. "If they buy two lots each, I figured, it will mean at least \$400 profit to me when the land's all paid for. The first payments will be \$100, of which \$50 goes to Lucas Kellett toward the cost of the land and the other fifty to come to me. I guess I'll make out somehow; I don't want so many prospects of my own to make out all right."

That's the way I figured it, but I woke up with a big bump when I got to the office and read a letter which Kellett sent me:

"Mr. Peter Flint:

"Dear Sir — Let me wish you success in selling Clearvale lots. If I can help you in any way please advise me.

"My bookkeeper has figured out how much of each payment made to you is due to me. He tells me that my part of each payment is as follows:

"Since lots you sell for \$250 cost you \$150, on every \$1 collected you pay to me sixty cents. Since lots you sell for \$300 cost you \$175, on every \$1 collected you pay me fifty-nine cents. Since lots you sell for \$350 cost you \$200 on every \$1 collected you pay me fifty-eight cents.

"That means that from the first payment of \$25 made to you you pay me \$15, \$14.75 or \$14.50, depending on what priced lot you sell. Truly,

"Lucas Kellett."

I dropped limp into my chair. "Good heavens," I thought, "here, before I get started I get a knockout blow. I'd reckoned on getting half of all collections for

myself." How I was so stupid I don't know, for, of course, I couldn't get that, as I make 100 per cent profit.

Then another horrible fact hit me. If I got salesmen, I'd have to give them the usual 50 per cent of all payments till their commission was paid, and to do that I'd have to find some money of my own.

It would be three months before I could possibly get a penny for myself except on lots I personally sold, and my money would only last out about a month!

An old jingle that Dad used to say kept going through and through my mind. It was something about "If I must so soon be done, 'tis pity that I was begun."

What a fool I was not to think of these things before.

Out of the tumult of thought one thing became clear. Unless Lucas could help me out the first three months of each contract, I could not possibly go on — "If I must so soon be done, 'tis pity that I was begun —" That miserable jingle kept jiggling away in my mind.

In desperation I clapped on my hat and ran — positively ran — out of the building, round the corner to the Benzier Building and into Lucas Kellett's office.

When I got there I was so puffed with running that I couldn't speak for a minute.

He was in, fortunately, and told me to sit down till I got my breath.

In a little while I was able to tell him the trouble. I explained to him that to get salesmen I must give them their commission right away, and I couldn't do it if I paid him his proportion of all payments.

He became as cold as an iceberg and said in a tone like he snapped off his words as they came out of his mouth, "What would you expect me to do? Surely, you can't expect me to loan you money as well as to

let you have the land to sell without any obligation or expense till you sell it."

I gulped and then stammered, "I know I ought to have reasoned it out, but when you said — you said, I got half of all collections I — I thought of half — as half and —"

"I may have used the word half, but you must have understood perfectly what was meant. However, if you can't handle the land there's no need for you to sell it."

"But I've bought my furniture and everything now," I cried in agonized tones.

"It will be just as useful to you in selling other land." He got up and walked the office, while I gazed at him too miserable to speak. Finally he said:

"If you wish, you can have desk room here and just sell the land yourself. Then you'd make a good thing out of it; but, of course, I couldn't give you so much commission."

"You mean," I gasped, "give up my business and work for you as a commission salesman?"

"You have not so much of a business to give up," he dryly commented.

"I couldn't do it. I want my own business. Besides, Mr. Kellett, I'll sell your land much quicker with salesmen than just by myself. Think how much sooner you'll get your money — I can't work for you. I want to be my own boss."

He compressed his lips so tightly that they became circled with a rim of white where he had compressed the blood away.

Then he said, "Very well, I'll give you another chance and if you don't like this you must go your way. I'll

loan you 10 per cent of the value of the land sold, such loan repayable in full six months from date of loan.

"That, of course, is in addition to the half — the part of what I get anyhow from each payment.

"Of course, it will enable you to pay commissions in full if you desire."

I felt a weight taken off my mind and could only say :

"Thank you, thank you — I'll see you are looked after all right!"

"So will I," was his dry comment. Then he continued. "For this loan I shall charge you 10 per cent, to be deducted from the loan at the time of making."

"Ten per cent for a six months' loan! That's 20 per cent in a year. Isn't that too much?" I protested.

"Not for the risk — and the trouble. It's really a trifle after all, a mere 1 per cent of the price of the land. However, I'm not urging you to take it; in fact, I prefer you wouldn't."

The thought of losing even that chance so startled me that I quietly agreed. After all, 1 per cent isn't so much.

Back to my office I trailed, feeling better, but still very worried. Somehow that 1 per cent didn't seem just right, as I figured it out and arrived at the result.

If land sells for \$250 I get a loan of \$25, on which I pay \$2.50 for interest. My profit is \$100, for which I lose \$2.50, or 2½ per cent.

When I thought of those fool figures I showed Francis I wanted to kick myself. The thousands of dollars' profit they showed me were rapidly dwindling away.

A quiet young man came in late in the afternoon and asked if I wanted a salesman.

Did I want a salesman!

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He was all ready to work on straight commission, liked the proposition and said he'd return in the morning ready to start work.

He had two or three small bundles with him which he placed on Miss Sloan's table when he entered. As he left he gathered up his bundles and promised to return in the morning at 9 o'clock.

It was late then, so I put on my hat and coat and left with him, calling to Miss Sloan to lock the door as she left.

As the elevator was taking us down I thought I heard Miss Sloan calling me, but I wasn't sure and, anyhow, whatever it is I thought, can wait till tomorrow.

When I got to the office next morning Miss Sloan was there with tears in her eyes. She greeted me with :

"Oh! Mr. Flint, why didn't you come back when I called you last night?"

"I didn't hear you call me!"

"Yes, I did; you were with that salesman that was here last night."

"The one that is coming back today!"

"Coming back nothing!" she sniffed, "He won't come back — he stole my handbag."

"Nonsense," I said.

"Nonsense nothing," she said. "He put all those little parcels on my bag and when he picked them up he took my bag along. I had six dollars in it, a vanity set and a lot of other things. Yes, and I had a package of gum that I hadn't broken into."

"Well, he will be back this morning and when he comes he will bring it back."

"If he doesn't —" she began, then stopped, returned to her desk and started reading "Lovers" again.

I was out of the office until 11:30, to see if I could dig up a few prospects, but I had no luck.

When I came back, Miss Sloan had evidently been thinking things over, for hardly had I got into the office when she said:

"That man has not been in and you will have to make good my loss!"

"I will do no such thing. If you can't look after your own bag, I can't do it for you!"

"It was stolen in your office. If you have men coming into your office that you can't trust, it is not my fault."

Then I got mad and gave her her salary and told her to beat it.

At first she refused to take it and said she would not leave until she got \$45 — \$15 for salary, \$15 in lieu of a week's notice and \$15 for the bag that the salesman stole.

"All right, my gal," said I, and made as if to put the \$15 in my pocket.

She grabbed it up and said, "I will take that, but you will hear from me — don't worry — you will hear from me —"

And as she disappeared down the hall she still kept repeating, "You will hear from me."

Somehow I was glad that she had gone, because there was absolutely nothing for her to do. I decided to try to get a boy to sit around while I was out.

I saw Mr. Todd and he said he knew of a young fellow who would be glad to get a chance.

So far my business had certainly proved a fizzle. I advertised for salesmen, and all I got was a lot of bums and fakers — and I finished by hiring a sneak thief, who stole the stenographer's bag — and she left with dire threats.

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It was only when it was too late to get an ad into the Sunday papers that I thought of advertising for prospects.

Gee whiz! I always manage to think of things when it is too late.

It was evident that I had missed fire either in planning or working, for I went to Clearvale on Sunday with only two prospects. I got back all in one piece, but the trip wasn't one of those placid and calm affairs you read about.

I met Mr. and Mrs. Ohren and Mr. Mithyn at the station and we caught the 2:25.

Everything was fine till we got seated, then I noticed Zeigler and some more of Lee's salesmen just in front of me — Lee was there as well. They were, of course, all bound for Leeville Park, and by the look of things they hadn't many prospects with them for house lots.

Zeigler was telling his usual story to a couple of prospects so they wouldn't notice the length of the trip. During a pause, he looked around and saw me. He seemed startled for a minute, then nodded his head and turned away.

A minute later I saw him beckon to a young fellow, who joined him. A whispered conversation took place and I got a hunch that they were talking of me.

They were! For the young fellow returned to his seat, and after a minute or so stood up and looked in my direction.

He gave a jump of feigned surprise and said, "Why, it's Flint!"

That chap made me mad just to look at him. He had flabby, fat, red cheeks, was dressed like a vaudeville dude, and had on a necktie that sounded like a bread riot.

He walked back to where I was sitting and said as if he had known me all my life: "Howdy, Flint, old chap; back on your feet again? Got another job yet? Or are you still hunting?"

"You got the best of me," I said "for I don't remember ever seeing you before."

"Oh, come, Flint, don't throw down your old pals. We ain't to blame because Lee got through with you. Too bad, though, for Leeville Park lots sure are going fine. They ought to, too; they're the best buy within a hundred miles of New York village."

"You mind your business and I'll mind mine. I've got land of my own to sell — at Clearvale, which is really dry and fifteen minutes nearer New York than — that — er — land you sell," was my answer.

I was getting real hot under the collar, for I tumbled to his game. He wanted to queer me with Ohren and Mithyn. I saw them look old-fashioned like at each other, and it made me desperate.

The young fellow never budged, but just grinned and looked at me while I thought up a new attack. When I get desperate I think quick, so before he had a chance to say anything I broke in with, "It's no use, young fellow. Just because I wouldn't hire you, you should be man enough to take your medicine. If Lee likes to hire men with such punk references, that's his job — but I'm more particular — now beat it, I'm busy!"

At this I turned away and began talking to my prospects. The fellow stood there for a minute — staggered. He gasped, "Well, of all the gall — don't that beat —"

Then he walked back in a dazed fashion to his seat.

That was all that happened till we got to Clearvale,



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and as we began to leave the car Zeigler called, "Better stay with us, Flint, and sell your folks real land."

My prospects were rather cold to Clearvale for a time. I think the incident in the train made them doubtful — then again some folks had been there the day before and had a picnic — and the land near the pine grove looked like the day after the circus.

Coming back, however, they warmed up and bought two lots each — just what I expected. I was to get their check for \$100 that evening.

The boy Todd told me about was waiting at the office when I got there Monday morning. An undersized, pale-faced fellow, but with shrewd black eyes and black hair, who said his name was Abie.

It didn't take long to fix up for him to work for \$8 a week, and when I asked him when he could start, he said, "I arranged wid me mudder ter start in now."

I told him to dust the furniture, answer the phone, and tell visitors I'd be back at 12 o'clock. Then, by way of a joke, I tossed him a typewritten description of Clearvale lots and told him if anybody wanted to buy he could tell them about it.

When I returned at 12 o'clock, Abie was busy talking to a decent-looking but rather shabby young fellow. When he saw me, Abie said, "Mista Flint, this here fellow is Mr. R. B. Good and he wants to sell land for us." (I had to smile at the "us" — Abie made himself one of the family quick enough.)

"Your assistant's been telling me about the land, Mr. Flint, and it looks good to me. I answered an 'ad' of Mr. Todd's but was too late, so he suggested that I call in here."

"That's right," agreed Abie, "I told him all about our

land and I told him we'd give him 10 per cent commission, splittin' payments fifty-fifty till he got his."

"That's all right, Abie," I broke in, "I'll talk with Mr. Good now."

He promised to start work right away, and I told him that if he didn't get business promptly, I'd advance him \$12 to pay his board bill for a week or so.

I promised myself when I started the business that I'd only get straight commission men, but Good looked so good — that — oh, well, we all have to do it at times.

Good went over the whole proposition with me — Abie being an interested audience of one on the side, and then he left.

I made two or three calls myself, and got a prospect — a middle-aged man named Warrenton who worked for a shoe findings concern. He was a member of a glee club and played the violin.

He looked poetical, if you know what I mean. He had rather sharp features like an actor, and long hair, so when I spoke about Clearvale I told him about the beautiful pine trees, the gentle rise in the ground, the birds that were always singing, and such like.

It worked fine — that was just the kind of thing that he liked and he was quite anxious to see the lots.

After I left Warrenton I went back to the office to see about getting another ad ready for the paper, and again Abie was entertaining a caller. This time it was a blotter salesman. He was a howling swell and no mistake.

After I had nodded he said, "In your interest, Mr. Flint, I've come to talk business with you."

Usually I tell off salesmen pretty quick but this guy was so impressive that I was a bit awed.

He stripped off his gloves with one pull, just like I saw John Drew do in a play, and drew a chair over to my desk and sat down.

"Mr. Flint, I'm told that you have an enviable record as a salesman. I envy you, for I've never been able to exercise those fine points of selling which you masters of the art are so adept in. I can merely tell a simple story and leave my friends to decide for themselves — but then I never call on people until I know that they are of sufficiently high mental caliber to decide for themselves without the aid of a salesman's cajoleries."

"Don't you think, Mr. —"

"Godfrey," he supplied his name.

"Don't you think, Mr. Godfrey, that good salesmanship means just telling your story in such a way that the prospect realizes the value to him of the offering, and so buys on merit rather than because of being forced to buy by the salesman?"

Godfrey thought for a minute, then slapped his leg and said, "By George! I believe you're right — yes you are! I must make a note of that if you don't mind — that's remarkable."

He pulled out a little note book and wrote on it for a minute, then he asked in puzzled tones, "Where did you, who are so young, learn so much about selling? And, if I may say so, of the philosophy of life?"

Before I realized it I was telling him some of my experiences, to which he listened attentively for about ten minutes — now and then making notes of things I said.

"I don't know when I've met so interesting a man!" he finally said.

"Mr. Flint, I want to submit for your judgment a plan for bringing plenty of people to your land — people

who will come because they want to own a slice of mother earth."

He slowly opened his leather case, took out a white blotter measuring about eight by three inches, on which was printed in blue crayon :

OWN A SLICE OF MOTHER EARTH

Our new subdivision at — offers a remarkable opportunity to the home lover. The beauties of the country — the conveniences of the city.

Come and see at our expense. Meet us on the — any Sunday.

PETER FLINT REALTY COMPANY

"There, Mr. Flint! Just fill in the name of your land, the train time, and you have the idea complete. Just let your clever young man here" (Abie grinned at this) "deliver these at every office in this vicinity. How superior this is to newspaper advertising," he went on, "for newspaper advertising brings you scattered customers, while my plan bunches your customers in a small area, thus making it so much easier to collect from them every month."

Of course, I had to do some advertising and his plan struck me as good, so I asked him the price.

"The price, Mr. Flint, is \$10 per thousand, printed thus or in any way you desire. Now, there are several colors in blotters." Here he brought out a dozen or more plain blotters in various colors, "of which these are, I think, the best. Which color do you prefer?"

After looking them over, I decided on a pale green. His wording struck me as good, so I agreed to use his idea.

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"And the quantity?"

I told him two thousand, which would cost me \$20.

"Thank you very much, Mr. Flint, for your courtesy to me and also for those good selling ideas you gave me."

I told Francis about it last night and added, "He's a good salesman for a novice."

"Not 'for,' but 'to,'" said Francis, with a grin.

Going to the office the next day, I thought of Jethro Jones, the instructor of the salesmanship class I went to before I was sick, and I decided to ask him if he knew of any likely students who wanted a job.

I called up Jones and to my surprise he said, "I know of two only who would do for that kind of work. When do you want them?"

"When? Now, right away, at once, if not sooner."

He laughed and said, "I'll try to get in touch with them by phone and tell them to phone you for an appointment. What's your number?"

"Avenue 7997 W."

"All right, Flint. You'll probably hear soon," and he hung up.

It wasn't long before I had two phone calls and I made two appointments for "any time before 12."

At 10:30 the two men came. One was named Bangs. He was thin, hollow-cheeked, and wore those funny, big-rimmed spectacles that remind you of Boston. The other was named Everhart and was a whale of a fellow — well over six feet and big in every way.

Bangs had been sick and was only now well enough to work. Everhart was employed as a runner for a stock broker, but disliked the work and wanted to become a salesman.

I told the pair of them about Clearvale lots — with

some assistance on the side from Abie, who seemed to think he had a proprietary right in the business — and they seemed real interested.

Bangs was ready to start in on a regular commission basis; he'd some money of his own so could carry himself all right for a few weeks. Everhart was a bit uncertain and wanted me to give him a salary.

I refused to do that, but finally agreed to give him a drawing account of \$12 a week for a few weeks — this was just what I promised Good.

As soon as I promised him that, Bangs said I ought to do the same for him and I promised finally to do so.

"Here I am," I admitted to myself, "with three men working for me and all with \$12 a week drawing account, although I made a firm resolve when I started, to hire men on a strict commission basis. I hope I won't regret it."

Bangs and Everhart were to go to Clearvale with me on Sunday. Both of them promised to try to get a prospect to bring along with them.

I gave them a good story about Clearvale and they left about two minutes before Good came in, all excited.

"I've got a streak of luck, I think," he blurted out.

"I've got a man and his wife coming down tomorrow, and if they like the land, they're good for four lots."

"Jim dandy," I cried, quite excited, "where did you find them?"

"Here!" said Good, fumbling in his pocket. He finally pulled out a newspaper clipping which told of a Martha Haltham, who had just inherited \$50,000 from a brother who had died in Egypt.

"I read this in the morning paper and it seemed a good chance, so I skiddooed up to the address given and there

found Mrs. Haltham and Mr. Haltham and six kids, all living on the top suite of a three-decker apartment house."

They had only heard of their good fortune a couple of days ago and I was the first person to really congratulate them, so they were real nice to me.

"Mrs. Haltham said that now they'd take the children to the country. 'That's the place to bring up children,' she said. It was easy to get 'em to promise to come tomorrow," he concluded.

"That's splendid and certainly lucky for you that you noticed that item in the paper," I congratulated him.

"Well, not so much luck as intention, for I always use the news items in the papers as leads, if possible. In the past, I've got some of my best orders as the result of finding prospects through reading newspapers."

It looked as if we'd have a good crowd out Sunday. I'd got Warrenton coming with me and Good had the Haltham bunch; Bangs and Everhart had promised to get some one if they could.

Abie was also at the station on Sunday ready to go with the crowd and I hadn't the heart to turn him down, though I had to pay another fare.

Warrenton was there, but the friend he was to have brought with him reneged. Good had Mr. and Mrs. Haltham and their eldest girl, a cunning youngster about nine. Bangs had a brother-in-law of his — Everhart hadn't anybody.

We sold six lots altogether. Warrenton bought two at \$300 each. Haltham bought three at \$250, while Bangs's brother-in-law bought one at \$250. A total of \$1600 worth of business.

It seemed a lot, but my first payments were only \$150, and when I'd paid Good and Bangs their commissions

I'd only a hundred left. When I'd paid Kellett \$75 toward the cost of the land and had drawn my salary and paid Abie and the other expenses, I was out of pocket. If it wasn't for the chance of discounting my contracts with Kellett, thought I, I'd never pull through.

Before the month was out I had two more salesmen — Wilson and Abercrombie. Wilson was a short, slight-built fellow, wore glasses which pinched on his nose and which he was forever taking off and putting on. He was a bunch of live wire and as funny as a circus, but I thought he'd prove a winner.

The other fellow, Abercrombie, was also short, but chunky. His bow legs, a burr such as only Scotland can produce, and when you said anything funny he just looked at you. I told him I couldn't use him, but somehow or other he side-tracked my turndown. He said, "Verra well, Mr. Flint, but ye'll tell me more about yer land an' I'll be go-rateful," so I told him about the benefits of Clearvale and, before I knew it, he'd hired himself to start at once!

He was more clever than one would think to look at him, for when Wilson made some horrible pun he just gazed. But when Wilson began to explain it, Sandy — he'd become Sandy already — said, "It's bod enough to mur-r-der-r the King's English without giving the horrible details of how ye committed the cr-rime."

My blotters came exactly at the time promised. The advertisement for Clearvale land looked real dinky. I didn't waste any time, but had Abie deliver them to every office within two blocks of my office.

The blotters never stirred up a single thing and I lost one of my salesmen that week. Bangs went off like his name sounded. It happened in this way!



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He had his brother-in-law at Clearvale when he bought a lot of land for \$250 — which meant \$25 commission to Bangs as soon as brother-in-law paid up.

Well, one Wednesday, Bangs told me his brother-in-law was called out of town, but would be back the next Monday and would then probably pay in full. "In fact," he commented, "he virtually promised me he'd buy the adjoining lot as well."

I'd given Bangs \$12 on Saturday on account. Monday morning he hung around the office until after the other men had left for the day's work, and only he, Abie, and I were left.

"I've a good prospect lined up for eight lots of land, Mr. Flint — and if he buys he has a friend that'll buy another eight lots. I hope to get the deal closed this week." He sidled up to my desk and made this remark in a confidential undertone. There was no need to be mysterious about it, for there was only Abie who could possibly hear him.

"Good work, Bangs," I encouraged, "that's the way to talk. I'll be glad to help you next Sunday, if it's necessary. Now go to it and get some more prospects lined up while the best of the lots are still open."

"I'd like to, Mr. Flint, but you see it's like this," he dropped his voice to a half whisper and glanced fearfully around the small office. "You see, Mr. Flint, this prospect of mine is a very important man and if I land him — and it's a cinch I will, Mr. Flint — I'll get a bunch of his friends. You see, Mr. Flint, even the two prospects I've got are good for eight lots — and that means \$2000 worth of business for you and \$200 for me. You see, Mr. Flint, that's a bunch of business. I don't want to spoil it by neglecting my prospect."

"Who is your prospect?" I inquired, for I was getting curious.

"You see, Mr. Flint, he don't want his name mentioned till he buys."

"All right. Well, good luck to you," and I turned to my desk.

"Hem! Mr. Flint, of course, I must put all my time in closing this big deal, and it wouldn't do to take any chances with it, would it?"

I felt he was fishing for something, so asked, "Just what it is you want?"

"Hem! Well, it's like this, Mr. Flint. I spent a lot of money so far in getting this prospect interested in Clearvale — he was thinking of buying some Leeville Park lots, but I kidded him that they were no good."

"Good work, we mustn't let him go to Lee!" I exclaimed.

"Just what I thought, Mr. Flint. Hem! So I spent quite a lot of money on him, and I thought you'd be glad to help me out by letting me have that \$13.00 due me on me brother-in-law's contract."

"But he hasn't made any payment at all yet, and you had an advance of \$12 last Saturday," I objected.

"I know, Mr. Flint, but he's due back tonight, and I guess I'll get the money tomorrow sure — and I expect I'll get it for two lots instead of one."

Well, finally, I gave him a check for \$13 and he departed.

Next morning I asked him if his brother-in-law had come back and he said.

"Yes, Mr. Flint, he's back and says I'm to call in the morning for his check for four lots."

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"Four? Gee, that's splendid." I felt all bucked up about it.

"Sure, it's splendid," he said. Then, "Oh, Mr. Flint, I had to spend that money last night taking my big prospect out to dinner and today I want to take him and a few friends to Clearvale to pick out the lots. I've not enough coin to do it, so you'll have to slip me twenty-five bucks, please, just so's I can close the order today."

I got suspicious and insisted on knowing the prospect's name. Bangs got on his high horse and said that if I couldn't trust him, he couldn't trust me and refused to give me the name.

Then I felt sure he had been stringing me and told him so in so many words. "Very well, Flint, I'll make you sorry. Lee's got a job waiting for me — and we won't worry about Peter Flint Company for long — we'll soon have you where we want you."

But he didn't offer to pay back the \$25 he strung me for and I didn't ever expect to hear from his brother-in-law.

Warrenton turned up Sunday with four of his artist pals. Abercrombie had two Scotchmen. They had a glorious time talking Scotch, and each of them bought a lot before the day was over. Wilson had a lot of excuses but no prospects and at the last minute who should turn up but Abie with a little Jew tailor in tow. Of course I took them along with us, but I knew he wouldn't buy and I intended to tell Abie that such people were not the buying kind.

Good had been on the sick list nearly all the week; he was a fine fellow, but the least thing knocked him out.

Everhart expected a couple of prospects but they didn't show up.

My newspaper advertising proved a good investment, for three people turned up at the Grand Central Station and went with us. I put them in Wilson's care. Good, Everhart, and the three salesmen thus had one prospect each.

Several requests for particulars about Clearvale lots had been received from the advertising, so I guess it was the real thing in advertising all right.

Certainly it was better than those blotters, for I never had a single peep of an inquiry from them. I'd have to keep up advertising in the newspapers, that was certain — and be chary in spending in side ventures.

I sold three lots during the afternoon to Warrenton's friends and expected to get two more sold during the week.

Two letters were on the breakfast table when Francis and I got down — or up — Monday morning. They both had the Farndale postmark and one was for Francis and one for me.

His letter was from Lucy and made him supremely happy — how engaged folk do love a mushy letter.

My letter made me glad — and also — let me tell the truth — a bit ashamed. Mine was from Mary Gillespie.

This is it :

“Dear Friend Peter :

“Mrs. Kruger has done it yet again. She's only had two kittens this time, but she's purring her delight all the time.

“Your mother, of course, insists on keeping them and finding good homes for the wee little kittens. As Mrs. Kruger's descendants have by this time covered the whole State of Connecticut we have to start find-

ing homes in New York State. Perhaps Mrs. Semper might like one.

(I asked Mrs. Semper if she did — she did not, very emphatically.)

“But this isn’t the mostest important reason for writing. Your mother and Lucy are due in New York next week on a shopping visit and they’ve asked me to come with them — as chaperon. Lucy has written to Francis to arrange to meet us, and your mother, of course, expects you to be there also.

“I’m sorry to say your mother hasn’t been very well lately. She wouldn’t let any of us tell you, for she said ‘she didn’t want her dear boy bothered, while he was working so hard day and night to build up a big business for himself — but she did wish he had time to write to her some time, if only a post card, as he’d only written once since his return to New York after his illness.’

“If you write to her don’t tell on me, will you?

“Next Tuesday we’ll be in New York — Lucy’s going to tell Francis what train we’ll arrive on.

“Your affectionate friend,

“Mary Gillespie.”

The line “she did wish he had time to write to her” burned itself into my brain. Mechanically I folded and unfolded the letter in my hands as I thought of the evenings I’d spent at the movies, the Sunday mornings I’d spent in bed reading the Sunday papers — “she did wish he had time to write to her —”

Is it any wonder I felt ashamed! To think of that dear old Mother not letting them tell me she was sick because, “she didn’t want her dear boy bothered.” Sup-

pose she had been taken worse, and I went cold at the thought.

"What's up, Peter?" asked Francis, "Had a run-in with your girl?"

"Shut up!" I answered and quickly left the table and went to my room.

I wondered how many young fellows like me forgot all about their mothers when they got away from home. I wondered how many mothers' hearts were aching and longing for a letter from some loved son who was having a "good time" in some big city and forgetting all about the one woman in the whole world who would lay down her life to save the son she loves a moment of pain.

I thought of Kipling's poem, "If I were damned of body and soul, I know whose prayers would make me whole — mother o' mine."

Mother — mother, who always stuck up for me — always — what contempt I felt for myself for my neglect of her — and the anguish it had caused her!

Before I left my room I had written a ten-page letter to her. I'd take a day or two off while Mother was here and give her the best time I knew how.

Francis and I met Mother, Lucy, and Mary at the station on Tuesday. Mary looked lovely in a light amber-colored dress with a kind of claret-colored trimming. She had one of those hats that you keep wanting to peek underneath. She was pretty.

I was about to say so to Francis when I saw that he'd forgotten everybody but Lucy.

Mother coughed and said, "I trust I'm not in anybody's way," then we all apologized and made an awful fuss over her. We acted like a bunch of kids.

We walked to Fifth Avenue and then climbed to the top of a bus and went to Washington Square. Then we went to the Lafayette for lunch.

That lunch! We had a delightful old Frenchman wait on us and he suggested such dinky, unusual things to eat, Mary and the rest fairly reveled in it.

Mother told us that Dad was feeling quite sick again. "I sometimes am quite worried about your father, Peter — and business has not been so good lately. I don't know whether being sick is the cause of business falling off, or whether business falling off has caused his sickness, but I'm really worried at times."

"By the bye," broke in Francis, "don't you remember, Mrs. Flint, saying that Ella wanted to come to New York to work? If she still feels that way, I might find her an opening with —"

"Don't bother, Francis," smiled Mother, "Ella isn't so eager for it as she was."

"I'm sorry to hear that," I cried real disappointed-like, "for it would be a splendid thing for her. What on earth made her change her mind?"

"Goodness knows," said Mother and she smiled knowingly at Lucy.

"Oh, tell them, Mother," she pleaded. "It's a secret but they won't blab."

After some persuasion Mother said:

"Well, now don't breathe a word of it, will you? — for Ella herself hardly realized it. You remember Fred Barlow, don't you, Peter?"

"Sure, but which one, the old man or our Fred?"

"Don't be so familiar — old man indeed! but I mean Fred, Junior. You don't know, of course," and here Mother turned to Francis, "but Mr. Barlow has the

biggest and best hardware store in Farmdale, and Fred Barlow, the son, will some day own the business."

"Fred is now interested in a chain garage and automobile accessories business with Charlie Martin and Dawson Black.

"Dawson, you remember, married Ella's chum Betty, and Ella met Fred several times at Dawson's house.

"Dawson and his wife have dropped in to see us occasionally and Fred has happened to be with them — and so, as I said, Ella isn't so interested in becoming a stenographer."

"Well, I'll be jiggered!" I exclaimed. "Fancy Ella and Fred Barlow getting sweet on each other. By the way, Mother, how is Dawson Black getting along?"

"Splendidly, I'm told. They say he's building up a fine business. He deserves success for he had a dreadful time when he started. His first year's experiences have been put in a book."

That lunch, like all good things, came to an end, and we went uptown, where the girls and Mother did some shopping.

We then went to the Astor for dinner and afterward to a show, and to the Belmont where they were staying for the night.

My, but it was good to forget business for a day and have a real good time.

Mother felt tired next morning and Francis wanted to take Lucy with him to look at some cars — they didn't ask Mary or me to go with them. They evidently wanted to be by themselves.

Of course, it wouldn't have been any fun for Mary to stay in the hotel, and as Mother said she preferred to be alone, I offered to look after Mary till lunch time.



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We strolled up Fifth Avenue and admired the shops, while I answered Mary's questions about Clearvale. I wished we had time to run over there — I'd have liked Mary to see it.

Soon we came to a smart jewelry store, and, like a couple of school kids, played the old game of seeing who could spot the most expensive thing in the window first.

"Oh, Peter," exclaimed Mary, catching hold of my arm, "what a beautiful mesh bag!" and she pointed to a silver mesh bag marked \$22.50.

"Which one?" I said, pretending I didn't see it. She caught hold of my arm. There we stood close together and the grip of her hand on my arm tightened unconsciously as she tried to "make" me see the bag.

I felt a thrill go through my whole frame and as I peeped under that hat at her charming face all alight with the enjoyment of the moment, I couldn't help but feel glad that I had — had lost Rosie Lever.

I slipped my disengaged hand into my pocket and felt my "roll" — to be sure I had enough for my purpose, and when I found I had, in a casual way I said :

"That reminds me, Mary, I've got to drop in here for something — come in with me, will you?"

She agreed — a little suspicious, perhaps, and in a few moments we were seated inside the store.

In response to the salesman's question, "Good morning?" I replied, "Will you show us some mesh bags, please?"

"Peter," whispered Mary in anxious tones, "you mustn't do it — I was afraid you — oh, Peter, you mustn't — you should not."

"Here's a unique vanity case, madam. It has many articles inside of special interest to ladies." The sales-

man opened the case as he placed it on the velvet. He then removed from sight two of the bags, which Mary wasn't pleased with.

That's clever, I thought, for by removing those two bags he doesn't give her a chance to think over again and to decide again that she didn't care for them.

Mary picked up the case interestedly and exclaimed, delighted, "Isn't that the most delightfulest thing you ever saw Peter? See, it has a little mirror, a pair of weeny scissors, a — er — a little down puff in a little silver box and a little purse — but Peter you really ought not — it costs a lot of money — and besides —"

"How much is that?" I asked bravely enough, but a bit worried in case after all I hadn't enough.

"That's twenty-eight dollars. It's a most charming design, isn't it?" and he held it up on his little finger.

"Wrap it up, please." Thank goodness I'd the price all right.

Protesting sweetly but really pleased, I could see, she finally took it, and we then walked back to the hotel.

We had been away longer than we thought, for we had to hurry lunch so that they could make the train.

I kissed Mother and Lucy good-by, and shook hands with Mary. "Good-by, Mary — dear," I stammered. She looked up at me with frank smiling eyes — eyes that were like two dewy sunkissed flowers and said "Good afternoon, Peter — dear."

## CHAPTER XVII

### ON THE ROCKS

THE next week Good sold a lot to his prospect. Everhart and Wilson did nothing with theirs. Everhart was a tryer all right, but Wilson — he tried to touch me for \$10 and acted sad and hurt like when I refused.

“Oh, well,” he sighed, “I’ll struggle on a little longer.” He shrugged his shoulders and walked despondently out of the office. He didn’t turn up again during the day. I put another ad in the papers, but I hated to, for my bank account was getting alarmingly low. Of course some second payments were coming due, but they didn’t help me a great deal for I’d got to pay Kellett that 52 per cent I borrowed on each order. He was very hard-hearted and held me up for the last nickel. He wouldn’t let me borrow money on contracts I personally signed.

Rent was due, furniture installment was due, typewriter installment was due, and salaries and drawing accounts had to be paid every Saturday. Then there was telephone and janitor service—so many demands for money.

I’d called up some of the employment agencies to see if they could find me some salesmen but as soon as I said “straight commission” they were “very sorry, but not a man on our books for that kind of work.”

Sometimes I had a cold, uncomfortable feeling about the business, but I thought I’d pull through somehow.

The next Sunday proved the brightest, sunniest

Sunday we'd had so far for taking prospects to Clearvale.

Abie's tailor friend came with his wife, and, to my surprise, bought and paid the first installment on two lots. They were the \$250 lots and he gave me \$125, all in grubby five, two, and one dollar bills.

Of course, Abie wasn't entitled to any commission, but I gave him \$10 and he seemed quite pleased.

My ad in the paper brought out five prospects, but I lost two of them on the train to Lee and his gang.

The other men only had two prospects between them and they bought nothing.

You can imagine how disappointed I was when I got home. Francis and Bruno Duke were there playing chess — their regular Sunday night stunt — and of course they could see I was blue and asked the reason.

"That's really too bad, Peter," said Francis. "Do you think by any chance you are on the wrong track in any way? I mean do you think it possible that you have forgotten any part of your sales plan or — or — anything —"

He finished lamely, but I knew what he meant.

"I don't know just where I'm at. This job of running a business is all right when you know how to run it. But you see, Francis, I — I never had any experience and I don't know just what I ought to do.

"I thought that if I went ahead I could sell enough land myself to pay all expenses and I guess I could, but it takes so long to look after things, and — and I don't seem to know how to do it. I work hard, but don't seem to get anywhere." I was silent for a minute, and then concluded, "I guess I'm not so clever as I thought I was."

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"Poor old Peter! You've been putting up a game fight, but don't you think you ought to let your friends help you? I'll gladly do what I can and I'm sure Duke would; wouldn't you?" he asked, turning to him.

"I'll gladly help him if he wishes it," was his reply.

When I got to the office on Monday morning there was a postal card — only a postal card — from Wilson, and all he said was :

"Couldn't sell your land, so have got another job.

"Wilson."

It was endurable, for somehow or other Wilson had disappointed me — he promised such a lot — but never got beyond promises.

I succeeded in getting payment on six lots during the day, but one chap canceled his lots, two at \$250 each, and forfeited his first payment.

The deuce of it was that I borrowed \$125 on them and still owed \$62.50, which Kellett insisted I pay him back at once. I gave him a check for it and brought my bank balance down to \$35.

One of Warrenton's friends bought a \$200 lot for cash during the week. My bank account was virtually nil and this sale brought it up to something better than \$100.

This bit of luck was offset, however, by two letters. One from Good, saying he was so sick that he wouldn't be able to work for a few days — that left me Abercrombie only.

"I'm some little mismanager," I thought. "One salesman only after all these weeks — and he a man I turned down at first."

The other letter was from Mother. This is what she said :

“My dear Peter :

“I was delighted to have your cheery letter yesterday and only wish I could write you in the same way.

“Unfortunately, I have to bother you — and you know, my dear boy, how I dislike bothering you while you’re so busy — but your dear father has been taken ill again and the doctor says it’s serious, but not dangerous.

“He thinks, however, that it would help father if you could come home for a day or two, so if you think you could manage it, I would do so. I’m sure it will help and please him.

“Lucy has written Francis and he will, I’m sure, try to come with you.

“There’s no need to worry, the doctor says, but it will help father to see you.

“From Your Loving Mother.”

I read this letter at the breakfast table. When I finished I looked up at Francis, who smiled and said :

“Of course, Peter, you and I go to Farmdale tomorrow. I’m going to the office right away and arrange to be absent for a few days, if necessary.”

“Of course, I must go, too,” I said, “but I’ve no one to leave in charge. I’ll have to shut up the office until I come back. I haven’t any prospects for Sunday, nor any in sight, but it’s pretty serious for me, Francis. I’ve only one man left and expenses keep up and — and all that kind of thing.”

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"Why don't you ask Duke if he'll go over your affairs while you're away? Then on your return he may be able to suggest what line of action you'd better take."

"But I can't afford to hire Bruno Duke — I can't afford a hundred-dollar-a-day man," thus I protested.

"Duke won't charge you a cent, Peter. He'll be glad to do it for you, even if only as a favor to me."

I was about to protest further, but Francis waved my objections aside and went to the telephone.

It was arranged for Francis, Bruno Duke, and me to lunch together, after which Duke would go with me to my office and see what was what.

Somehow I felt relieved at the thought of having some one who knew how to help me.

I never realized the need for practical experience and knowledge as I had since I got into the real estate business for myself.

As soon as I got to the office I wrote to Mother and told her we'd both be in Farmdale the next day.

Then I dropped Mary a note to the same effect. I wanted to see her again. I wanted to know if she really meant it when, on parting at the Grand Central, she said: "Good afternoon, Peter — dear."

When I met Francis and Bruno Duke I had a list of lots sold, payments due, my liabilities and other data with me, for I thought it might save time to discuss my troubles while eating lunch.

Bruno Duke, however, wouldn't entertain the idea.

"We'll leave the whole matter, friend Peter, until we get to your office. You don't mind, do you?"

"No, of course not, but I thought it would save time."

"Maybe," he responded, "but it is not good policy to discuss intimate business matters in a public res-

taurant. One is apt to get so interested in the discussion as to forget where he is and speak louder than discretion warrants.

"More than one good business deal has been spoiled because some shrewd person overheard and used a piece of information meant for other ears."

After lunch Bruno Duke went with me to my office and there I told him all I could about my business.

"How many lots must you sell every week during the season to carry you through the year?" he asked.

"I don't know exactly," I confessed.

"Never mind — what is your estimated percentage of cancellations?"

"I — I never estimated them. I want all folks to pay. You see, Mr. Duke," I began to get excited, "people lose all they put in till they finish, so no one is ever going to cancel."

"Splendid, but have you had any cancellations?"

I actually blushed and was very glad I had sent Abie off for the afternoon.

"As a matter of fact I have had a couple of lots canceled."

"Oh, well, that's to be expected. What are your percentages of sales expense and overhead expense to the receipts?"

"They are — are about — about — I'm afraid I don't just remember." He knew I was bluffing.

"Can't all have perfect memories," he remarked calmly. "Let's leave that a minute. What are your plans for collecting future payments?"

"Why, I go personally and collect; that's easy."

"Of course, friend Peter, but couldn't you get them to



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mail it in and thus let you put your genius for selling to more use?"

"I never thought of that."

"Can't think of everything, can we? Now, what's your advertising appropriation and who's your agent?"

"Now, as to that," I was getting rattled, "I just put an ad in the paper when I think it's needed."

"Very proper, but you know, friend Peter, that advertising to be valuable must be consistent. It doesn't *jerk*, it pulls."

"But it costs so much," I explained. "Newspapers charge such a fearful rate for their space."

"Those are good-looking shoes you are wearing, friend Peter," he smiled as he pointed to my footwear, which was good.

"Ye-es." I was puzzled and a bit nettled at his apparent indifference to my previous remark. "Ye-es, I always get good shoes and clothes — they cost more to begin with, but they are cheapest in the end."

"That's the answer, isn't it?"

"Answer? answer? answer to what?"

"To your comment about the expense of newspaper advertising. If price is the consideration there are lots of cheap magazines and such like that are remarkably cheap."

"Yes, but they're no good to me."

"But they're cheap! Don't judge advertising by the actual cost, but by what return you get from it. Isn't it better to spend a hundred dollars for a newspaper advertisement and get two hundred back than to spend five dollars somewhere else and get nothing back?"

"I guess you're right," I agreed. "I'm afraid I considered the cost as an item of expense rather than as an investment."

"Splendid, that's it to a letter. Now what's your plan for getting salesmen?"

"Why — I've — I've no definite plan."

"That's too bad. Never mind, though. What does it cost you to get and train a salesman?"

"Never had time to figure it out." I felt like a school-boy being scolded, for I certainly fell down badly in the cross-examination.

"There, there, Peter, don't take it so to heart. I've found out what I wanted to know and tomorrow I'll go over your records and have a plan for you when you return."

He left, and as he walked along the corridor I heard a familiar yet unfamiliar voice ask, "Which is Mr. Flint's office, please?"

Then I sure *did* have a surprise.

In a moment the door opened and in came Rosie.

And yet what a changed Rosie! She was flashily dressed in cheap clothes and was getting fat — positively fat.

"Well, Rosie," I gasped. "I certainly am surprised to see you — and glad, of course. Where have you been? What are you doing? How are you? You look splendid!"

"How are yer keepin' yerself, Petey dear? I guess yer were surprised to pipe me, kid, hey? My, but yer gettin' on in the world, ain't yer? Gotcher own biz an' all that."

"Things haven't gone so badly with me, I must say, but tell me about yourself, Rosie."

"There ain't much ter say, old dear, 'cept that I got spliced."

"What, married! Well, I certainly congratulate the lucky man. Who is he?"

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"Yep, kiddo, I'm spliced, hitched, hooked for fair. An' I got a real guy, too. Yer see, Petey, old dear, it was like this: when I beat it from the hospital I skid-doos back ter Craythome, Pa., where I useter live as a kid. I gets a job there in a hardware joint — sellin' cutlery."

"They have a plumbin' graft as part of the show an' a Mr. McGuire in charge of it."

"Well, me and him roomed pretty near so's we often met goin' and com'n' as it was. He spoke ter me and I comes back with the 'show-me-ivories' act and lo an' behold before I knows it we fell for each other."

"That's splendid, Rosie, and how long have you been married?"

"What do yer think we're doin' so fer from home, Petey? Got spliced day afore yesterday and here we are till Saturday, then back to Craythome and our \$22 a month upstairs for us.

"Lucky? Say kid, that's me middle name. Listen, if I fell into the river I'd come up with a mouthful of fish — sure I would."

I had to laugh for a minute; then I asked:

"Where's Mr. McGuire, Rosie? Do I see him and wish him happiness?"

She shook her head slowly and became quite serious as she said:

"No, Petey dear. Me and you've been good pals and seen some good times together, but Bill — Mr. McGuire — o' course, he don't know of it, and naturally if he did he mightn't like it. Yer get me, don't yer, kid?"

I nodded.

"Yer see, Petey, I jest slipped out to let yer know as everything was all to the merry. You sure were white,

Petey, but me an' you never was made for team work. You'll go on up an' I'll stay where I'm natural. We ain't nothin' in common now."

We were both silent for a moment. Then she said :

"So long, Petey. I'm going to skiddoo now. I wish yer the best of luck, old pal. I hopes you'll get a real swell girl and get married and be happy.;

"I guess yer'll never see me again — here's a kiss for luck and fer old times' sake," she kissed me — and I was alone —

I was glad Rosie was happy. I was glad we never married for — and I hope I wasn't a prig to think it — she and I moved in different circles and neither would have been happy in the other's.

I wondered why the chance of birth and circumstances should be allowed to make so much difference —

The clock striking seven recalled me from my day dreams and I got up with a start. Then I telephoned Francis that I was detained. I locked the office and went to my room —

We got our early start for Farmdale next morning. When we got there we found Dad much better. He'd had another slight stroke, but had pulled around.

I saw the doctor and he said : "Your father is not well, and never will be really well again, although he'll be well enough to 'tend business most days. He may go on all right for another twenty years — or he may have another shock tomorrow. There's no cause for alarm, Peter, but I feel that you, as his only son and the support of his wife if anything were to happen to him, should know that the next stroke will probably be fatal."

"Does Dad know?" I asked.

"Yes," gravely he nodded his head, "he knows and

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you know, at his request, but no one — absolutely no one else is to know. You quite understand?”

“Yes, doctor.”

When Dad asked me to see him right away, you may be sure I was there, and we had a long and serious talk.

He was anxious to have me at the store if I cared to give up my real estate venture.

Of course, I couldn't say anything till I heard what Bruno Duke had to say, for if there was a good chance of making a go of my real estate business I wanted to stay at it long enough to be able to sell it at a profit.

I promised Dad, however, if ever he was seriously ill and I was absolutely needed at the store, that I would drop everything and come.

He seemed very much relieved at this, and as we left his little office to go home he linked his arm through mine and said: “You know, Peter, I have not been trying to build this business up for myself. I don't need money, but I do need to look after the little mother who has done so much for you youngsters.

“I think I told you once before, Peter, how it was impossible for me to get life insurance.

“So, Peter, my boy,” he went on, “as I cannot leave any insurance to protect mother, I've built up this business to protect her. It's not the best of protection, unfortunately, for it hasn't been doing so well the last two or three years as previously, but it is making a nice little profit, and I feel sure with a more vigorous and active mind running it things will go better than ever.”

We walked in silence for a few minutes and then Dad said: “That business is my insurance, Peter, and if anything happens to me it's your task to see that the

annuity from my insurance is kept going. Can I depend on you, Peter?"

"Yes, Dad," was all I said.

There are times when you don't say much and mean a lot. Dad understood.

I never had a chance to talk with Mary until Sunday morning.

As a matter of habit, Mary came to our house around 10 o'clock Sunday morning as she and Lucy generally went to church together.

Of course, Ella, Francis, mother and I went along. Dad wasn't feeling well, so stayed at home; besides, he had to go around to the store and give some instructions to Ellis, the store manager, who was away Saturday.

Mother and Ella led the way. Francis and Lucy followed, while Mary and I were in the rear.

As we turned to go into church I said, "Dash it! there's that shoe lace down again. Just a minute, Mary."

She stopped, as unsuspecting as you please, while I waited and fumbled with my shoe lace. The others, of course, went on in, but still I fumbled.

"Hurry up, slow coach," said Mary, playfully shaking my arm.

"There, now you've undone it again," I reprimanded, and kept on fiddling with that shoe lace while I plucked up courage to say what I wanted to.

Finally I straightened up, and in a calm tone, but with beating heart, said:

"We'll skip church this morning and go for a little walk instead, Mary."

"Peter Flint! What are you thinking of?" She blushed a wee mite and went on, "I mean, we must go in; the others expect us, and besides —" I had by now

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boldly taken her arm and we began walking. "I ought not to — to miss church."

"It won't hurt for once." I remarked calmly. "and anyhow it's — it's such a lovely day for a walk."

For a few minutes we walked in silence. Then Mary said, "I knew I ought not to have brought your — my vanity case to church." She held it up as she spoke. "Mother said I shouldn't —"

"Well," I broke in, "you haven't, so that's all right."

We both laughed and then walked on in silence over the level crossing and along crooked Robin Street to Four Corners. There we branched off to the Rinerton lane and left the town behind us.

"Let me have your books, Mary; I'll put them in my pocket."

With a smile she passed them to me. Again silence.

"This is very different to Fifth Avenue, isn't it, Mary?"

She nodded her head slowly and smiled softly.

"How would you — how — I mean — do you think you'd like to live in — in a big city — like New York — rather than — here?"

"It would depend, Peter. If mother lived there it would make a difference, but I — I should be sorry to leave Farmdale. New York is so big and — and hard and different, while Farmdale is such a dear homey place."

Again a silence. We came to the big gate opening to Farmer Millington's pasture and leaned against it.

"Remember how we used to swing on this gate, Mary, and how old Pop Millington used to swear at us?"

She laughed gleefully at the recollection and added,

"And do you remember when he caught you with a pocket full of apples?"

"I do," and even then felt sore at the remembrance.

"You were a martyr, Peter, weren't you? For you stole them for me."

"That's so, the same old tale of Eve and the apple." I slipped my arm around her slim, trig waist. "It was worth it, though, Mary, for you — you kissed me, remember?"

She blushed and tried — but not very hard — to remove my arm.

"Mary, Mary dear, I can't offer you an apple for a kiss now but would you accept me as a substitute?"

No answer did she give. She gazed with thoughtful steadfast eyes into the future.

"Mary, my Mary, won't you give me your heart? You can't have use for two?"



## CHAPTER XVIII

### BRUNO DUKE

WHEN Francis and I got back to Mrs. Semper's on Sunday night, Bruno Duke was there waiting to play his beloved chess with Francis.

Of course, I couldn't wait till Monday to know what his ideas were about my business, so I said :

"Before you begin gambiting or queen's knighting just tell me what you think of my real estate — er — venture?"

He laughed and said :

"I certainly will, for it won't take many minutes. There is the basis for a good business there, but to make it successful it must either be bigger or smaller — it cannot succeed as it is."

I felt puzzled at this and evidently showed it, for he continued :

"You wonder what I mean? Listen. At present your business is too small to justify overhead expenses and management expenses — which are, of course, really overhead expenses. The volume of business you do is not sufficient to pay the expenses and I cannot see any way of making the business sufficiently large without more capital."

I gulped and asked, "How much?"

"Just a few thousand dollars — I'll be glad to work it out for you if you wish."

“Just a few thousand! thousand! don’t bother to work it out.”

“Unfortunately, Peter, you had tried to — to hitch a big wagon to a — a ——”

“An ass?” I queried bitterly.

“Not as bad as that; it wants pluck and ideas to start a business of any kind. Don’t feel so bad. Now as you can’t make it a bigger business you could make it a smaller one to make money.”

“That listens better, Mr. Duke,” I sat up interestedly.

“The way to do it is to give up your office. Get desk room in an office where you can have occasional use of the telephone and stenographer. I see in your correspondence a letter from that Mr. Kellett who owns the land, in which he suggested you could have office space with him.”

“Yes,” I began quickly, “but he wanted me to give up having salesmen and just sell for him on a commission basis.”

“What else are you doing now?” asked Duke.

“Of course, that’s about what it amounts to, but he wanted to give me a commission and own the business and do his own collecting while I ——”

“While you get a commission and have to do the collecting and still don’t own the business — for the land is the assets of it.”

“I know, but ——”

“But you wouldn’t feel your own boss — is that it?”

I nodded agreement. Then I asked, “Why couldn’t I put commission salesmen out and make a go of it? I’d only have to pay them on what they sold.”

“I was waiting for that,” Duke answered. “On paper it sounds easy. In fact in any kind of an agency

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business it's easy to make millions of dollars' profit. You just begin with, 'If one salesman sells so much,' etc. — if. That's the stumbling block of these profits on paper.

"Why, this way of figuring out profits has 'hitting the pipe' beaten to a stand-still for painting wonderful visions."

I glanced fearfully at Francis, but he was a good scout and never mentioned the fact that I'd done just that very thing.

"The reason it doesn't work out in a small business like yours is that no commission salesman will work for a man who is competing with him. If you get men to sell for you, you don't spend your time in helping and training the men and getting leads for them, but leave them to their own devices, while you go out and sell what you can for yourself."

"Sure I do — that should show them that it can be sold. Clearvale lots are splendid value. I can sell them, and if the men see I can, it should encourage them to sell."

"Yes, the lots you sold helped the men, but they feel naturally that you snap up the easy business for yourself."

"To make your business a success," he went on, "it must either be bigger or smaller. We are agreed that without more capital you cannot make it bigger — is that correct?"

"Yes; I guess so."

"Very good. Now is it possible to borrow a few thousands from your friends?"

I shook my head. "Absolutely no — I wouldn't want to take a chance with it. If I lost it — what a millstone

it would be! It would be a personal liability, wouldn't it?"

"Of course it would, but your friends would loan you the money with their eyes open."

"No," again I shook my head. "I don't like to risk it. If — I know — suppose I incorporated and sold the stock and got the money that way?"

"It has been done before," dryly remarked Duke, "but usually investors require some kind of assets in the company — investors are queer that way."

"The security would be just the same if friends loaned me the money or if I sold stock to the public."

"Exactly, Peter," he smiled; "but your friends loan money to you, and your character and ability is the security; but the public — well — they admire character and ability, but are vulgar enough to demand something tangible."

"Isn't there any way it could be done?" I asked him.

"There is a possibility, if your life were insured to the value of the capital stock of the company — to the value of the stock offered to the public — that they might invest. But even then they might require a guarantee that responsible people would see the premiums were paid."

"But that would merely be investing money on my life."

"What other security have you to offer?"

I had to admit that I had none, and I also realized that if it was a poor investment for the public, it was equally as poor for my friends — and I wouldn't let them risk their money on me under the circumstances.

Bruno Duke seemed glad that I said this, for he replied:

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"Good boy, Peter; for a moment I was afraid that money meant more to you than morality. As a matter of fact, even friends wouldn't lend you money, except as an act of charity, for you've no security except yourself and a wobbly business with no assets and lots of liabilities."

I started at this and exclaimed: "You're wrong there, Mr. Duke; I've paid every bill to date. I don't owe a penny, so I've no liabilities — and I've several hundred dollars to come to me for lots sold; so I've got assets."

"So? Let's see. You owe for furniture, for a typewriter; you've about eight months' lease on this office — you've the same length lease on the telephone."

"Yes, but —"

He held up his hand. "Wait a moment. Then you've borrowed money on land contracts which may or may not be good. They are a potential liability and some of it will be real enough.

"And your assets are only potential, for the loss of very few contracts will more than wipe out the whole of this profit."

"Then," I said firmly, but with a feeling of despair, "I'll not allow anybody to risk money on me. So I must make my business smaller — or bust!"

"Yes," Duke answered.

"There are only two choices, Peter; make it smaller or give it up."

"Forget the giving-up part," I said hastily, "how can I make it smaller?"

"As I suggested — give up the office, get desk room with some one, for preference Kellett, who owns the land. Give up the idea of having salesmen and just plug ahead by yourself and sell the lots.

Instead of wasting time over collecting, you could collect most of the payments by mail. But you want to consider the cost of collecting, which might easily run to ten per cent.

"Don't think for a moment that you can build a business and make a profit out of lapses. I know some novices in this business believe that it pays them to have lapses, but the little money gained does not pay for the cost of selling and trying to collect, for it costs as much to sell a lot of land on which one payment only is made as if the whole payment was made."

"By jimminy," I exclaimed, "that is so, but I never thought of it before."

"One big benefit to you of starting over again, as it were, in a small way is that you can learn the economics of management."

"Gosh, what's that?"

He laughed. "That is knowing the true relation between profit and expenses, income and outgo, not the everyday expenses, but the future expenses and receipts. 'That' is the ability to see ahead, to know what you probably will do and to plan so that your finances will keep pace with the demands on them that a growing business makes. 'That' is the dollars and cents of business — that's what 'economics' is. A very clever college professor says that 'Economics is the science of making a living.'

"That is the reason you haven't succeeded, friend Peter. You know salesmanship and you know your land, but you don't know how to manage. You need to study business administration."

It was a long speech for Bruno Duke to make, but it certainly taught me a few things and convinced me that

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business success depends on following definite business rules and not upon hard work and luck.

We finally decided that I should see Lucas Kellett and fix with him — if I could — to sell Clearvale lots from his office and get him to take over the collection end of the business and just pay me my share. That would leave me nothing to do but sell.

Of course, I felt mighty blue over the whole affair, for I would really be a salesman for Kellett, getting straight commission.

I went around to his office, but he was out of town to be gone two or three days, so I kept plugging hard for prospects. Abercrombie was always on the job and had three prospects lined up for the Sunday trip.

I told Abie that I'd have to give him a week's notice. He seemed real upset and said:

"Chee, boss, yer need me, yer know; yer don't want to give me der mitt."

But I insisted and promised to try to find him a good place. As fortune would have it, Francis needed an office boy, so I fixed for him to go there the next Monday.

I finally got to see Kellett.

Somehow, I felt uncomfortable at the thought of getting him to agree to the change in my business arrangements with him. He was such a — a "snippy" kind of a man that I expected he'd kick up a fuss.

I asked Bruno Duke if he'd come with me.

He answered, "Yes, if it becomes necessary, but, first of all, go by yourself. Note carefully what he says, especially anything in the nature of a definite offer or positive objection."

"All right," I said, "I'll tell him you worked out the plan; that should help some."

"No," Duke replied sharply. "Be cautious and don't mention my name."

"Why not?"

"Never mind now — perhaps I'll tell you later."

Kellett was busy when I called. I had to wait nearly an hour before he could see me. That hour's wait didn't help me to feel any too lively, believe me.

"Good morning, Mr. Flint," he began, giving me a hand like a slab of wet fish to shake. "I suppose you've brought me some money? I see there are a few payments due."

"No, I've no money this morning — I'm going collecting this afternoon."

"Oh — then what can I do for you?" How cold he seemed.

"It's this way, Mr. Kellett," I blurted out; "I find it too expensive to run that office and will have to cut down, so — so I thought I'd take up your offer and come here and — and just sell your Clearvale land myself —"

I saw his thin lips tighten, but he said nothing.

After a minute's awkward pause I exclaimed:

"It would be much easier for me to do that, Mr. Kellett, and I could do a big business — you could make your own collections. Don't you see, Mr. Kellett, I sell and you collect and we both make lots of money?"

Again that embarrassing silence, which I broke by asking, "Doesn't that sound good to you?"

Then he spoke.

"No — how do I know that you are selling square?"

"Look here, Mr. Kellett," I flared up, "don't you call me crooked — I've turned over every order to you and made payments to you when due. You know every one



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who's bought — you've their contracts in your safe. You can't throw doubt on my honesty and get away with it."

"I don't say you're a crook, you young fool; but how do I know those people are properly sold — that they'll keep up their payments? Remember, you owe me more than \$5000 and I'm in this as steep as I want to go."

"I owe you — owe you five thousand? How's that?"

"That's money I've advanced on the contracts, and if they don't make good — by God, I'll make you come across."

Then I remembered that Bruno Duke told me my contracts were a potential liability. But Kellett made me mad by suggesting that everything wasn't square. Trying hard to control my temper, I replied :

"But that five thousand odd is more than covered by contracts — there's \$16,000 worth of contracts."

"Of which," he curtly broke in, "nine are due me to finish paying for the land. That leaves only \$7000 of dubious assets to protect my five thousand loan."

He was silent again for a moment, and then, standing up, said :

"I'm not willing to do any more business with you. I shall take over the business and do my own collecting. As that is an expense I was not expected to assume, I shall charge collecting against your margin. Good day to you, Mr. Flint," and I was outside.

I phoned Bruno Duke about it, and he suggested I meet him for lunch, when we could talk it over, and then he would go with me to see Mr. Kellett.

We got to the office about two o'clock, and Kellett certainly looked surprised to see me back again so soon.

"Mr. Kellett," I began, "this is my friend Mr. ——"

"Yes," broke in Bruno Duke before I could mention his name, "I'm a friend of Mr. Flint's and want to help him if I can."

"Well?" snapped Kellett suspiciously.

"Flint is a tryer, Mr. Kellett," Duke said in a half apologetic way which was not at all like him, "and I wondered if — if you would let him sell for you and collect on the lots he's sold, so that his equity may be preserved."

"I suppose Flint has been whining to his friends now he's made a mess of his prospects," Kellett said, the words snapping out of his mouth. "I believe in helping young fellows and I gave Flint his chance. He's spoiled it, so now I'm going to help myself."

"Of course, Mr. Kellett, that's quite proper."

I gazed at Bruno Duke in astonishment; his manner was more apologetic than ever.

"Naturally you must look after yourself."

"Glad you've some sense," snorted Kellett. "Since we are agreed, I'll not detain you."

Turning to me he continued, "My bookkeeper was at your office this morning, but the place was locked. He'll be there in the morning to get the books."

"Well, Flint," said Duke, getting up, "let's go."

I rose mechanically with a feeling of bewilderment and disappointment. Was this the great business counselor, Bruno Duke? As we got to the door, Duke turned and said:

"You don't think, Mr. Kellett, that you would protect your interests by having Flint continue selling your lots and at the same time keep the contracts already made good and paid for? You see, Mr. Kellett, Flint knows these people and they may feel a moral obliga-

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tion to pay him, whereas they might drop their payments if they felt he had no interest in them."

"Flint won't dare say he's no interest in the contract," snarled Kellett. "He knows that if the people don't pay, it swallows up his equity."

"But why should you bother with collecting when Flint is willing to do it, and should do it, of course? You are willing to look after collections, aren't you, Flint?" he asked me.

"Sure I am, I want to, as I told Mr. Kellett," I replied.

"There, Mr. Kellett," said Duke; his manner didn't seem so apologetic now, "why do you put yourself to all that expense?"

"Ha! ha!" laughed Kellett with a sneer on his face, "not my expense, but Flint's. Collection costs will come out of his equity, and Mr. What-ever-your-name-is," here Kellett leaned over his desk and pointed a long thin finger at Duke, "if there's not enough to square up things, I'll just make Flint make up the deficit. Now, what do you think of that?"

Bruno Duke walked quietly to Kellett's desk and with one hand placed on it, said in sharp, decided tones — tones so different to his former manner that both Kellett and I started:

"This is what I think, Mr. Kellett. You have no authority to collect those bills except at your expense, unless Flint refuses to collect, and he has not done that. Also, by the terms of your agreement with him, a thirty-day notice on either side is necessary to cancel the existing agreement, unless by mutual consent. Your refusal to accept his contracts, which, of course, deprives him of his business, is a serious matter. How serious we may have to let the courts decide."

Kellett was obviously taken back, but after he recovered himself, he blustered, "Flint broke his agreement several weeks ago when he got me to loan him money on contracts to enable him to carry on his business."

"That additional agreement has no bearing whatever on the original contract."

"I'll stop the additional agreement now and that will automatically close up Flint's business."

"We accept that cancellation, but, so far as the original contract is concerned, we have nothing to say at this time. Flint has not refused, nor does he refuse, to continue selling Clearvale lots according to the original contract."

Kellett arose white with anger, but palpably rattled. "Look here, Flint, you come and see me in the morning and maybe I'll do something for you, but I'll do nothing if you bring busybodies," here he scowled at Bruno Duke, "like you."

"Do I understand, Mr. Kellett," very coldly did Duke speak, "that if I come with Flint you will refuse to live up to your agreement?"

Then Kellett lost his temper and his head. "Yes, I do mean it, d—— you. Is that clear? Yes, yes, get me?"

"That's all, thank you." Duke smiled pleasantly. "Come along, Flint," and out we went.

Duke took my arm and we strolled back to my office.

"Now let's be quite sure that your land contract payments are all properly posted."

For half an hour he worked over the records and then pronounced them to be quite accurate.

"To-morrow morning you'll have Kellett's bookkeeper

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here to check up the contracts. Allow him to see everything there is, but do not allow him to take a book away with him nor leave him alone here. Allow nothing to take you away from the office while he's here."

Of course I agreed. Then Duke continued:

"Kellett will probably send you a note by the bookkeeper asking you to call and see him while the bookkeeper checks up the accounts."

"Yes, Mr. Duke, and what shall I do?"

"Read it, put it in your pocket and make no comment about it. Be careful to say absolutely nothing to the bookkeeper except in explanation of accounts. If he makes any comment about your business or about Kellett just make a noncommittal remark such as 'Is that so?' or 'That's interesting' — remarks that mean absolutely nothing."

I nodded my head slowly. I appreciated the wisdom of this cautiousness and the cleverness of Duke's forecast.

He had not finished instructions, for he said:

"Kellett will telephone you, first pleasantly, then threateningly, urging you to go and see him. In reply, say that you cannot get around just yet.

"As soon as the bookkeeper leaves, telephone me at North 77."

"Yes? And what then?" I asked.

"That's all for today, friend Peter. Now, try to collect some of those due payments and make a call or two trying to sell Clearvale lots. Make it clear to whoever you call on that you are selling Clearvale lots — impress it on their minds and also mention the day of the week and the hour of your visit."

I followed Duke's suggestions and was delighted to get

payments on seven lots. Also I made a tentative appointment for a young fellow to visit Clearvale on Sunday.

Abercrombie met me during the afternoon and told me that he'd five prospects for Sunday. He sure was a dandy worker.

Next morning I was at the office just before 9 o'clock (Duke told me to be sure to be there before 9), and hardly was I there before Kellett's bookkeeper turned up.

He looked a bit disappointed to find the office open, but spoke very decently.

It was like seeing a play for the second time. I knew what was going to happen — and it did!

The bookkeeper gave me a note, and after I had read and pocketed it, asked if there was any answer.

I told him "No." Then he started quizzing me about what I thought of Kellett. "I think he's a regular Shylock, don't you?" he asked; and I replied:

"Too bad you don't like your boss!"

I really enjoyed it.

Then Kellett rang up just as Duke said he would. After the second call the bookkeeper received a call on the phone, evidently from Kellett, for his answers were servile, "Yes, sir," and "No, sir" — not a thing that gave a hint of what was being discussed.

Then the bookkeeper said to me, "I'm all through, Mr. Flint, everything seems right."

Hardly had he left the office than I grabbed the receiver and called North 77.

Duke answered the call, and after hearing my message said, "Meet me at the Mecca in an hour's time, but leave your office right away."

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In an hour I was at the Mecca — a little bit of a restaurant which does a big trade selling coffee and sandwiches to business men. There was Duke with a sad-faced man about sixty-five—a man clean shaven, dressed in black, even wearing black gloves.

“Meet my friend Keeney — Keeney, this is Flint.” We shook hands and then Duke ordered coffee, sandwiches and the dominoes. We drank coffee and played dominoes for an hour. Then Duke took pity on my impatience and said, “Now we’ll all three go to your office.”

“What’s to be the next move?” I asked, as soon as we were seated.

“We shall probably do nothing for half an hour, then Mr. Kellett will call here.”

“Kellett call here! I guess not!” I exclaimed.

“I expect he’s telephoned half a dozen times while you were out. Hark!” We heard the elevator door clang open and impatient footsteps approach the office. Duke warned me to silence by placing a finger on his lips.

When the door opened Duke and Keeney were “busy” talking in undertones, while I was “writing” at the desk.

Sure enough, it was Kellett!

“Where you been all day, Flint?” he snapped.

“With your bookkeeper all morning. Of course, I have to be out most of the time — on business.”

He glanced sourly at Duke and Keeney and then said, “Put your hat on and come with me,” and walked out of the office.

I glanced at Duke, who shook his head, so I sat tight.

In a moment Kellett returned, evidently mad clean through, but trying hard to control himself.

Duke spoke now, to me: “As soon as you have



“KEENEY WAS BUSY TAKING SHORTHAND NOTES OF HIS REMARKS”



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finished your business with Mr. Kellett we'll be all ready to close matters with you, Mr. Flint."

I took the hint and as calmly as I could said :

"What may I do for you, Mr. Kellett?"

"Do for me?" he snapped. "Do for me? First of all, give me that money of mine you've collected — and don't you dare touch my money again, or I'll — I'll ——" His voice died away, for Keeney was busy taking shorthand notes of his remarks.

"Please go on, Mr. Kellett," almost cooed Duke.

For a minute I thought Kellett would explode, but by a great effort he mastered himself and said :

"Look here, Flint, I want to help you and if you'll be sensible and come with me to my office I've got a good proposition for you."

"Is it the offer to continue the original agreement — the one you canceled yesterday?" Duke smiled a bit contemptuously.

That sneer upset Kellett, for he growled : "No, it is not. I'm through with it, and you can make your mind up to it!"

"Is that sufficient, Mr. Keeney?" Duke asked his friend.

"Quite, thank you. That substantiates your statements, Mr. Duke."

"Duke?" shouted Kellett. "Duke? Say, are you Bruno Duke — the Bruno Duke?"

"Yes, that's my name," he admitted.

"Good heavens! What are you doing on such a piking job as this?"

"Mr. Flint is my friend," was his quiet reply, and I felt prouder than ever before — except when Mary said, "Yes."



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Kellett bit his nails in silence. He was evidently doing some quick thinking. Then he said :

“Perhaps I was a bit sharp with Flint, but he needed a jolt, you know. If you’ll keep an eye on him, Mr. Duke, I’ll let him sell on the plan he wishes.”

“Too late, Mr. Kellett: you have twice refused to accept his business. Even after the first refusal Flint wished to do his duty and collected some accounts. You have made verbal threats of what you will do if he doesn’t cease.

“Now, you will, of course, collect, but if those contracts go bad, it will be on account of your methods, and Mr. Flint’s lawyer, Mr. Keeney here, will see that his interests are protected.”

“Then,” said the now upset Kellett, “if Flint won’t sell, what will he do?”

“You refused to allow him to sell Clearvale lots, but he’s making other arrangements. Your action compelled him to look for other opportunities.”

I wanted to butt in, for as Kellett was willing to do all I had wanted I saw no reason for arguing further. However, I wisely said nothing.

“Look here,” said the nervous Kellett, “let’s get an understanding on this matter. You folks evidently want something. I’m a man of peace. If Flint don’t want to sell, what does he want? Suppose I give him a couple of hundred dollars and take my chances on the lots sold being paid for.”

But that didn’t satisfy Bruno Duke.

When Kellett left my office he left behind him a check for \$1000 and a complete release from me of all my interests in Clearvale.

He in return had guaranteed to personally call or write

to all people who refused to make good on their payments. If any contract was paid up to 80 per cent of its value and then Kellett canceled it, it was to be considered as full payment so far as I was concerned.

The reason for this, as Bruno Duke explained afterward, was to prevent Kellett collecting the bulk of the contract and then canceling so as to leave me debtor, for I was under guarantee to reimburse Kellett if he failed to collect enough to square up his advance to me.

All payments on canceled lots were to be credited to the loan. No collection expenses were to be charged against the account.

"Come and have a cup of coffee with me, friend Peter," said Duke after Kellett had gone. "We'll celebrate the occasion, but before I go I want to telephone your man Abercrombie."

"Oh gee! poor Abercrombie. I clean forgot about him. Say, Mr. Duke, I must do something for him, he's been so square and done so well." I was really upset.

"Don't worry about him yet," Duke smiled. "I've seen him and already talked things over with him."

"How did you know about him?" I asked aghast.

"You forgot I've examined your books. I noticed that he did splendid, consistent work, so I saw him, of course. Excuse me." He called a number and in a minute I heard him say:

"Mr. Abercrombie, please. Yes, he's there if you'll be good enough to ask for him. Abercrombie? Good. This is Bruno Duke. It's all right now. Go to it and good luck to you." Then he hung up the receiver.

"What's he going to do?" I asked anxiously.

"He's going to Kellett, tell him what he did for you,

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and secure a job selling for Kellett. He'll get it all right and it will be a good thing for him."

Later in the day Abercrombie told me he was going to sell Clearvale lots for Kellett, so that was all right.

When we were in the Mecca drinking coffee I asked Duke why he felt I couldn't accept Kellett's offer after he'd climbed down so, and yet he sent Abercrombie to do just that thing I was not to do.

"That should be easy for you to reason out. If you went to him he would 'get' you the first chance he had, while he has no ill will against Abercrombie. He made you the offer because he felt it the best way out of a mess and not because he loved you, you may be sure."

"Of course, I see now," I exclaimed. "But somehow, although I appreciate all you've done for me and I've actually made good on my real estate venture — I started with \$700, have lived well all this time, and finish with nearly \$1100 — I'm worried as to the future."

Then I thought of Mary and said, "Of course, Dad would be glad to have me take charge of his drug store at Farmdale."

"If you want to get into the real estate business again — or still — I can help you, but I suggest that you close the office, compromise on the balance of your lease, send back the office equipment and typewriter — you've not paid so much as to make it worth going on with it — and give up the idea of working for yourself for a while."

I knew he was right, for I'd felt for some time that I didn't know enough to run a business — except into the ground. Yet to be suddenly deprived of my job, as it were, left me floundering.

"How is your father now, friend Peter?" asked Duke.

"Much better again, I am glad to say. He's in the store regularly and writes that business is picking up. Francis saw him last week — he was there to see Lucy about the wedding — and said he looked fine."

"Does he feel that he needs you there right now?"

"No, for in a letter I received two days ago he said that I was not to think of going to Farmdale yet, for he wished me to get all the experience I could before I settled down to be owner of a small-town drug store."

"I think that is wise advice, Peter," Duke said slowly and thoughtfully. "Now you go home for a few days, and when you return I know of a job that should just suit you, and a most unusual job it is. Now let's go."

I arrived at Farmdale Friday night. Dad had a long letter from Francis Saturday morning, which he read and reread carefully and gravely.

I knew somehow that it was about me, although Dad said nothing about it then. He merely remarked, "It was too bad that Francis couldn't get here." However, he was going to be there for the week-end — and the week after that was the wedding.

Later during the day, while we were in the store together, Dad said to me casual-like: "I'm glad you sold out your real estate business, Peter, my boy. Somehow or other I never felt quite happy about it."

"I'm rather glad to be rid of it myself, Dad," I admitted. "But I'd never have got out of it if it hadn't been for Bruno Duke" — and then — I couldn't help it — I sang forth the praise of Duke.

"Mr. Duke has helped you so much that I hope you can get him to — er — advise you as to your future."

"He's promised to, Dad," I began eagerly; "in fact,

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he's got something up his sleeve for me, but he wouldn't tell me what it was till I return."

Dad was silent for a moment — then: "I think, Peter, you should do whatever he suggests, whether it be big or little, commonplace or — or unusual. I shall be happy to think you are — are following his desires."

That sure got my goat. I had a hunch Dad knew what it was — Francis' letter doubtless told him — and wanted to tell me I ought to do it. My, but I was anxious to get to New York.

I thought I'd try Dad out a bit on my own hook, as it were, so I said:

"Would you like me to stay here and help you, Dad?"

"No," his answer came decided and quick, "you take a good chance while — if it happens. Get experience outside of Farmdale so that when you are required to take hold of my drug store you will have had as broad a business experience and training as possible.

"I'm feeling heaps better — better than I've felt for months. The doctor says that with care I shall soon be real well again. Under these circumstances you ought to get outside experience. Heaven knows that a retail store is narrowing enough in its influence. The daily sameness of the work and surroundings in a retail store make it hard to keep from getting into a rut. I want you to keep fresh, bright, and open-minded about business."

I had a glorious time with Mary on Sunday. I wanted her to promise to marry me as soon as I got a new job, but she insisted we wait a year at least, till I was really settled in my work and could see a reasonably certain future.

"I love you too much, Peter dear, to let you be handicapped by me till you have a reasonably sure living."

I said to her—but that's nobody's business but Mary's and mine! She promised to go to the station with me the next morning, so stayed with Lucy for the night and breakfasted with me.

We set off together to the station, Mother giving me a kiss and hug as I left.

When the train pulled in, Mary said, "Good luck to you, Peter, sweetheart mine." Then she kissed me and said, "I'm very proud of my Peter."

Then the train pulled out of the station on its way to New York — and my future.

I bought a newspaper and "Progress, the business man's magazine," to read on the journey.

An advertisement in the magazine attracted my eye. It read, "You plan to increase your business every year. What about your ability?"

That phrase stuck in my mind. I thought about it more or less on that trip to New York. I decided that as I certainly wanted to increase my earning power every year I could only do it through increasing my ability.

To do that I must do more than merely "make good" on my job whatever it may be. I must learn more if I would earn more.

"Bruno Duke is the man to help me," I thought to myself. "I'll ask him to map out a plan of study or reading that will give me knowledge that will be of use to me in my business, whatever it may be."

My train was late and it was 3 o'clock before we reached the Grand Central Station. I phoned Bruno Duke, but he was out and not expected till evening.



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Then I phoned Francis, who asked me to have dinner with him at the Albatross. Of course, I never refused a chance to dine at such a swell place as the Albatross, so I said :

“Yep, sure — what time?”

“Six-thirty.”

Having nothing in particular to do, I dropped into a movie for a couple of hours. Then I sat in the gold room of the Albatross till Francis arrived.

We were soon seated at a table in a cosy corner of the main dining room and Francis ordered a real feed.

Of course, he asked how Lucy was — in fact, he kept asking questions about her all the time.

“Think of it, Peter! Next week I shall be married to Lucy and you and I will be brothers. I hope we will always be good chums and brothers.”

“I’m sure we will, Francis,” I agreed heartily. Then I got round to the subject foremost in my mind.

“When you wrote to Dad last week you told him something about me, didn’t you, Francis? — something about my future — what Bruno Duke had to suggest?”

“Yes, Peter.”

“I gather from what every one says and the way they act that everybody knows more about my business than I do. I felt a bit peeved at the thought.”

“What makes you think so, Peter?” Francis asked with a smile.

“Well — I don’t know exactly — but — but everybody was congratulating me on my success — Ye gods, some success, I don’t think; and my future and all that. Now you know, Francis, I’m no fit subject for congratulations. I had a real estate business and made a bull of it. If it hadn’t been for Bruno Duke I’d have

busted sky high. Now what is there in that to be so confounded cheerful about?"

"And yet, Peter, in spite of your general lack of business management, you had actually built up a valuable equity, which Duke secured for you. You are really a good salesman and a hard worker. You are cheerful and willing — all bully good things for the business man. You made a success in the insurance business. The only reason you left was through an error of judgment, and that could have been overcome had you not been so impetuous!

"And, Peter, you must admit to some success in the real estate business, for you have sold out and have a thousand dollars in cash in the bank — there aren't many fellows that can show such evidence of success at your age. Now forget your future till you see Duke — all I can say is that I hope you will agree to his suggestion."

"What is it? For the love of Mike, tell me — this thing is getting on my nerves!"

"Can't, Peter, but you'll see him later this evening."

When we got to Mrs. Semper's after dinner Bruno Duke was there.

He was sitting near the window with Niles, Mrs. Semper's cat, cuddled snugly in his lap. He was lazily pulling Niles' ears and entertaining the Semperses with some satirical comments on passing events.

When he saw me he gave me a smile of warm, friendly, confidential welcome.

"Welcome back, friend Peter. I hope you had a good rest and found all your people well and happy."

"Splendid, thank you, Mr. Duke. Hope you are in the pink. Everything all right at Clearvale? Of course,

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I shouldn't have asked so abruptly, but — oh, well, I guess it was my way."

Bruno Duke looked at me in an amused kind of way and said, "You've lost your lease."

"Lost my — how's that? What do you mean?" I exclaimed.

"I saw your landlord and managed to get a cancellation of the contract on your office for a month's rent paid in advance. I paid it, and so you owe me that."

"I don't see how you managed it — the agent is such a stuck-up kind of a chap."

"Simple," answered Duke, "with that kind of man. I appealed to his vanity. I painted a picture of his magnanimity in letting you off. He became anxious to release you just to enjoy the sensation of being a kind of philanthropist."

"Then," I said in surprise, "the office is already shut?"

"Very much so. The furniture has already been returned. The stationery I have given to Abercrombie at his request, although why I don't know, for it has your name on it."

"Perhaps he's going to print his name on it as 'successor to,' or perhaps he's going to cut it up for scribbling paper. A Scotchman dislikes to see anything wasted."

He looked at me with that peculiar amused expression of his which makes people wonder how serious he is or how much he knows.

"Your name is off the door, the typewriter is returned to the maker, and thus all traces of your real estate venture have been dissipated."

"Mr. Duke —" I had drawn up a chair near his and began to speak earnestly in an undertone, "why have you done all this for me — you, the leading business

counselor in the country, wasting your time on such trivial things?"

"Because I wanted to relieve your mind of everything which might cause you unrest. I want you to be quite free to think over an offer I propose making you. An offer which, if you accept, will require all your attention."

"That sounds very interesting, Mr. Duke. What is it?"

"I'll take it up with you in the morning," he said. "Will you come around to my room on Seventy-seventh Street at — how does 9:30 suit you?"

"I'll be there, Mr. Duke." Gee, but it certainly made me just crazy to know what it was he had in mind. Everybody seemed to know but me — and I seemed always to be "near" it, but that was all. It was sure extraordinary.

I was at Bruno Duke's rooms promptly the next morning.

It was the first time I'd been to his rooms and there I had a surprise. He had a suite of rooms all to himself in a rather old but most comfortable building on Seventy-seventh Street. The building was owned by a widow, who had just four tenants who rented all the space she could spare.

Duke's suite was on the second floor. He had a man to look after it. When I rang the bell the man opened the door and said, "Mr. Duke expects you, Mr. Flint." He took my hat and coat and showed me to the dining room.

There was Duke, having breakfast. He was dressed in a silk-brocade dressing gown. A small table on wheels stood beside his chair, on which was his breakfast.

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Several flowering plants were in the room. On a small mahogany table was a vase full of glorious big roses.

"Come right along, Peter." To his man he called, "Walter, bring Mr. Flint a cup of coffee." Then to me he said — again with that amused expression so typical of him :

"Here in my own sanctum I can indulge my fancies. Among my flowers and my music (he nodded in the direction of the living room, he called it his music room, where I caught a glimpse of a grand piano, on which I noticed a violin), I can forget business and its problems."

Walter had brought in a pot of steaming strong coffee and served me. He then brought a hookah, which he lit for Duke, who puffed contentedly for a few minutes and then said abruptly :

"Friend Peter, here's my suggestion for you.

"You know something of my work, don't you?"

"In a general way, yes, Mr. Duke."

"I'll make it clear : I act as sales or business counselor to any business man or corporation desiring my services. The main stipulation I make is that they possess moral business ideals.

"Some commissions are completed in a single interview. Others take months. Some need general advice, others need careful investigation. Some are humorous — others are tragedies. Some are the result of ignorance — others, the outcome of crime.

"All of them are intensely interesting and no two are alike. It means a never-ending variety of experiences — an ever-changing procession of pursuit and personalities. Some cases are simple and trifling, while others are complicated."

I couldn't help breaking in, although I'd intended to

say nothing until he was through. "Mr. Duke, how do you know about every kind of business? For instance, one man — may be in the — furniture business, the next a ship owner — then a — wool broker, then — a grocer — or an undertaker, or a hotel proprietor. Isn't that so?"

He nodded, smiling.

"Are you really able to know all the ins and outs of all these mixed businesses?"

"I'll put your mind at rest, friend Peter. Business is governed by definite principles. It matters not what the particular business may be — it may be any of those you've mentioned — it is controlled by the same basic principles of business. Therefore, once one masters those principles, all we have to do is to use our ingenuity and imagination to see how they should be applied to the particular business under consideration. Do you follow my meaning?"

I did, of course; I could see it as clear as anything, but I'd never thought of it that way before.

"My business, then, is applying these principles of business to the particular business of my clients. Let me add, friend Peter, for your comfort, that I happen to own two very successful businesses in quite different lines — but come, let us get back to you."

I'd almost forgotten my problem in my interest in Duke's remarks.

"My business has grown most satisfactorily in the last few years, and it has got to the place where I need an understudy. I need some one to be always with me, to be a confidential worker in all my cases and to do such actual work as I require.

"It is this position I offer to you, friend Peter. Be-

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fore you say anything I'll tell you why I offered it to you.

"You have imagination, good nature, an excellent selling sense, the ability to mix easily with other people. You are optimistic and not afraid to work. You come from a splendid home where you have absorbed good moral ideals.

"In addition to that, your varied experience with its mixture of failure and success has shown you have versatility. The actual experience has naturally given you a worth-while fund of information.

"Will you join me in my work and be prepared to work hard, study much, and learn to think a lot and say but little?"

"Oh, Mr. Duke," was all I could gasp, "what a jimdandy job!"

"Then you would like to accept?"

"I sure would, believe me. That's great."

"Then, suppose you arrange to start work with me on Monday week? You will, of course, be busy next week helping our friend Francis to get married," again that amused smile of his.

"That will be fine, Mr. Duke, and I don't know how to thank you."

"Don't try to, in words, Peter; let your actions do that. Just a little more now. You will, of course, live here with me. Walter will arrange quarters for you. It is better for you to be here, for we never know when an urgent call for help may come and I believe in prompt action.

"You will not work for me, but with me. You must quickly develop a big man's way of thinking, acting and talking, for you and I are going to do big things together, I hope.

"Take this book and read it during the week if you have time." I took it and read the title, "How to Talk."

"Say, Mr. Duke, do I really talk all that bum?"

"There is room for improvement — two things I admire in you, Peter, are the splendid way you accept criticism, and your willingness to learn."

He stood up and, of course, so did I.

"Then it's understood, Peter, that you will be here on Monday week ready to help me to help others out of their troubles and place them on the road to success and happiness."

We shook hands, and as his long, nervous fingers gripped my hand I felt that that handclasp put the seal of friendship on our acquaintanceship.

I left him feeling a glow of wondrous anticipation of the splendid and fascinating work ahead for me.

I meant to do my best; all my energies must be given to measuring up to the responsibilities of my opportunity.

What a satisfaction there was in knowing that in spite of all my stupid blundering and pig-headed ignorance I had come through with the good wishes and congratulations of all those for whom I cared.

I was going to Farmdale the next day, but I had to write to Mary and tell her of my wonderful future.

Dear, dear Mary! How thankful I was to have won her dear love. Please God, I would make myself a real man — a man whom people would be glad to know. I'd build my success on knowing how and doing right.

I would make Mary proud of me and give her, besides all my love, the satisfaction of having a husband who was an honorable, successful business man.

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